

Retirement Program for NDDU Retirees

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ABSTRACT

This study uses a descriptive case study approach to examine retirement preparedness among retirees of Notre Dame of Dadiangas University (NDDU), focusing on their experiences with institutional support. It combines quantitative readiness assessments with qualitative analyses of retirees' lived experiences. The findings revealed that retirees were mostly prepared in health and finances but unprepared in emotional and mental health. Financial and social support programs were rated moderately effective, while emotional support services were deemed insufficient. Retirees faced external challenges like financial insecurity and caregiving duties, but demonstrated internal resilience through meaning-making, gratitude, and faith. Many retirees expressed a desire for more personalized guidance and community connections. The lack of emotional support services was concerning, as retirees felt isolated. The study concludes that NDDU's retirement support system does not fully address retirees' psychosocial needs, creating a gap between the university's mission and its duty of care. It recommends a shift from a deficit-based support model to an asset-based approach that reintegrates retirees into the university community. The study suggests that NDDU should reassess its retirement programs, particularly in addressing emotional and mental health needs. For other institutions, it provides a framework to balance emotional, financial, and health support for retirees. It also calls for future research into emotional resilience and community support, with broader implications for developing retirement models that fully consider retirees' psychosocial well-being.

Keywords: Retirees, readiness, financial, emotional, health, caregiving, support, legacy, transition, retirement,

INTRODUCTION

The Problem and Its Setting

Retirement is a universal life transition that marks the end of an individual's formal employment and the beginning of a new phase characterized by significant adjustments in lifestyle, identity, and daily routines. Globally, retirement has been studied extensively, revealing common challenges retirees face, including financial insecurity, health concerns, social isolation, and psychological adjustments (Kim & Moen, 2002; Wang, 2007). Retirement theories such as Disengagement Theory, Continuity Theory, and Role Theory have provided frameworks to understand how individuals adapt to this life stage. Disengagement Theory posits that withdrawal from social roles is a natural part of aging, allowing retirees to gradually disengage from work and social responsibilities (Cumming & Henry, 1961). In contrast, Continuity Theory emphasizes maintaining consistent patterns of behavior and social roles to achieve a satisfying retirement experience (Atchley, 1989). Role Theory explores how retirees redefine their identities post-retirement to maintain a sense of purpose (Beehr & Bennett, 2015). These theories have been instrumental in shaping retirement programs and policies worldwide.

In the Philippines, the aging population is steadily increasing, highlighting the need for effective retirement planning and support systems (Philippine Statistics Authority, 2023). Filipino retirees often navigate a complex interplay of family obligations, financial constraints, and cultural expectations, such as strong family ties and multi-generational living arrangements (Medina, 2017). While the Social Security System (SSS) and Government Service Insurance System (GSIS) provide pensions for many workers, challenges remain regarding the adequacy of benefits, healthcare accessibility, and post-retirement social engagement (World Bank, 2021).

Studies show that preparedness for retirement varies significantly among Filipino workers, depending on education, income level, and awareness of retirement planning (Del Prado, 2019).

At Notre Dame of Dadiangas University (NDDU), a prominent higher education institution in the SOCCSKSARGEN region, the retirement process presents specific considerations. NDDU's workforce, which contributes to the educational and community development goals of the university, consists of academic and non-academic personnel. The demographic profile of employees—age, sex, work status, and length of service—affects how individuals experience retirement. Despite the availability of institutional retirement policies, the extent of preparedness among retirees in financial, health, and logistical aspects remains underexplored. Critical areas such as physical, emotional, and psychological readiness for retirement have not been systematically assessed within the NDDU context. This gap in knowledge could hinder the development of retirement programs tailored to retirees' real needs and experiences.

Integrating retirement theories into the NDDU context, Disengagement Theory can help explain retirees' gradual withdrawal from their professional roles, while Continuity Theory underscores the importance of supporting retirees in maintaining meaningful activities and social connections post-retirement. Role Theory further emphasizes the need for institutional programs that assist retirees in redefining their identities and roles within their families and communities. Additionally, the Life Course Perspective, which views retirement as a process shaped by earlier life experiences (Ekerdt, 2010), offers valuable insights into how NDDU retirees' career trajectories and personal circumstances influence their retirement preparedness and adjustment.

Retirement programs in many educational systems typically focus on administrative procedures and pension disbursement, often overlooking comprehensive support mechanisms that promote retirees' well-being and adjustment. This limitation can result in retirees facing avoidable difficulties such as financial stress, health deterioration, social isolation, and loss of purpose. Best practices from other regions highlight the benefits of multidimensional retirement programs incorporating financial literacy, health promotion, psychological counseling, and social engagement opportunities (Wang & Shi, 2014). Adapting these practices to NDDU's framework can enhance retirees' quality of life and recognize their invaluable contributions to the university.

This study situates the retirement process of NDDU retirees within broader theoretical and contextual perspectives, applying well-established retirement theories to explore the multifaceted nature of retirement adjustment. By focusing on NDDU, the study examines the demographic influences, preparedness, and experiential factors impacting retirees. The existing NDDU retirement program, which includes pension disbursement and some institutional support, primarily focuses on financial aspects. However, it does not comprehensively address emotional, psychological, and social challenges that retirees face. The study aims to provide actionable recommendations to improve the retirement experience at NDDU by expanding the current program to better align with retirees' psychosocial needs. This could include introducing personalized retirement planning, counseling services, and community-building activities. By enhancing its retirement offerings, NDDU can foster a more holistic approach to retirement that includes emotional well-being, identity transition, and social engagement, ultimately ensuring retirees transition smoothly into their post-career lives. The study also suggests that the improved retirement framework at NDDU could serve as a model for other educational institutions, encouraging the adoption of more comprehensive retirement programs in academic settings.

LITERATURE REVIEW

The process of retirement is multifaceted, influencing various aspects of an individual's life, including financial stability, health, social engagement, and psychological well-being. Research has consistently shown that a successful retirement transition is shaped by a combination of personal readiness, institutional support, and societal context. For educational institutions like NDDU, understanding these factors is crucial in providing retirees with the necessary resources and guidance. This literature review examines existing studies and theories on retirement to frame the challenges and opportunities retirees face, particularly in the context of educational professionals. By reviewing key concepts and findings from previous research, this section aims to provide a comprehensive foundation for evaluating NDDU's retirement process and exploring potential areas for improvement.

Demographic Profile of Retirees

The demographic profile of retirees plays a critical role in shaping their retirement experience and readiness. Variables such as sex, age, work status, and length of service have been widely studied as determinants of how individuals plan for and transition into retirement. Research by the National Academies of Sciences, Engineering, and Medicine (2022) emphasizes that demographic factors directly influence health outcomes, financial preparedness, and social integration during retirement. For instance, female retirees often face unique challenges related to pension disparities and longer life expectancies, while older retirees tend to experience more health-related adjustments.

In the Philippine context, studies like Mendoza (2021) highlight the particular relevance of length of service and age among educational professionals. Mendoza's research found that longer years of service correlate positively with both financial and emotional preparedness, as extended tenure often results in better pension benefits and deeper institutional ties, which may ease psychological transition. At NDDU, where faculty and staff often serve decades, understanding these demographic nuances is essential for creating tailored retirement programs.

Moreover, Lytle, et.al. (2015) provide insight into how demographic characteristics affect identity continuity post-retirement. They argue that individuals with stable employment histories and well-defined work identities, such as educators at NDDU, may face difficulties detaching from their professional roles, thereby requiring more structured psychological support during retirement.

Level of Preparedness for Retirement

Retirement preparedness involves multiple dimensions, including financial readiness, health management, and logistical arrangements. Financial preparedness remains the cornerstone, as inadequate financial planning is consistently linked with increased stress and lower life satisfaction post-retirement. According to a survey by Sun Life Financial (2024), while many Filipinos express confidence about their retirement finances, only a fraction engage in concrete planning such as saving or investing specifically for retirement. This discrepancy highlights a critical gap relevant to NDDU employees, many of whom rely heavily on government pensions supplemented by personal savings.

A study by De Los Reyes and Lausa (2019) focusing on Filipino university employees reinforces this finding. The study revealed that while awareness of retirement benefits was relatively high, actual preparedness—especially in terms of financial literacy and healthcare planning—was moderate to low. Furthermore, logistic preparedness, such as understanding pension application processes and benefits, was often overlooked. At NDDU, these gaps indicate a need for comprehensive pre-retirement seminars and workshops focusing on practical skills like budget management, healthcare options, and institutional retirement procedures.

Physical preparedness, often neglected in literature, is equally important. Chronic illnesses and declining mobility can affect retirees' ability to enjoy retirement and manage daily activities. Institutions like NDDU should thus promote health screenings and wellness programs as part of pre-retirement planning. Zack and Jones (2020) advocate for holistic pre-retirement programs that integrate financial, health, and social planning to foster comprehensive preparedness, leading to smoother transitions.

Level of Readiness for Retirement

Emotional readiness is another crucial dimension. Six emotional stages in the retirement journey: anticipation, honeymoon, disenchantment, reorientation, stability, and termination. These stages reflect the fluctuating emotional states retirees experience as they adjust to the loss of work identity and search for new purpose.

Retirement Experiences of NDDU Retirees

The lived experiences of retirees offer invaluable insight into the strengths and weaknesses of current retirement processes. Across studies, retirees report a range of experiences during pre-retirement, active retirement, and

post-retirement stages. For example, Sevilleja (2020) found that Filipino retirees often experience fear about financial security and usefulness but also hope for personal growth and family engagement.

In the NDDU setting, retiree interviews and case studies could reveal specific institutional challenges such as delays in pension processing or lack of post-retirement engagement opportunities. Nowak (n.d.) frames retirement as a three-stage process—planning, transition, and adjustment—each with unique challenges. Pre-retirement involves preparation and anticipation; the transition phase is marked by loss and identity redefinition; adjustment requires establishing a new lifestyle. Understanding these stages helps NDDU develop more empathetic and effective support systems.

Brunner et al. (2024) emphasize that successful retirement experiences are often linked to robust institutional support across all phases. Providing retirees with ongoing engagement opportunities, mental health resources, and financial advice creates a more positive retirement journey, which can be adapted to the cultural context of NDDU.

Strategies for Improving Retirement Programs

Given the multidimensional challenges faced by retirees, improving retirement programs requires a holistic and culturally sensitive approach. Lytle, et.al. (2015) recommended integrating career and retirement theories with practical programs that address financial security, emotional adjustment, and social connectedness. These may include workshops on financial literacy, stress management, and health maintenance, along with peer support groups.

The American Psychological Association (n.d.) advocates for mental health services tailored to retirees, highlighting the need for counseling and community-building activities. This psychological support helps retirees cope with identity loss and fosters a sense of belonging. Philippine studies, such as Tullao and Rivera (2018), underscored the necessity of retirement programs that go beyond benefits distribution to actively involve retirees in university life through volunteerism, teaching, or advisory roles.

For NDDU, potential enhancements include establishing a formal pre-retirement orientation program, post-retirement alumni networks, and periodic health and wellness checks. Additionally, mentoring programs where retirees assist younger faculty could provide meaningful engagement while preserving institutional knowledge. Such initiatives align with contemporary views on active and successful aging.

Theoretical Framework

Foundational to understanding these demographic impacts is Disengagement Theory (Cumming & Henry, 1961), which suggests that retirement involves a gradual mutual withdrawal between retirees and society, allowing for role transitions. This theory remains relevant to the NDDU context, where faculty members experience varying degrees of disengagement influenced by age, tenure, and social ties. However, this withdrawal process is not uniform and must be supported through institutional policies sensitive to retirees' diverse backgrounds.

The Life Course Perspective (Ekerdt, 2010) further supports this understanding by highlighting that retirement preparedness and experiences are influenced by cumulative life events, social structures, and timing. This perspective underscores that the stage of retirement cannot be viewed in isolation but rather as part of a continuum shaped by earlier life decisions, cultural norms, and institutional contexts—critical factors in the Filipino educational sector and at NDDU specifically.

Psychological readiness also involves adapting to changes in daily routines and sense of self. Role Theory (Beehr & Bennett, 2015) highlights how retirement challenges the individual's social roles and identity, which must be redefined for successful adjustment. Sevilleja (2020) notes that retirees often struggle with a loss of purpose and social isolation, particularly among those who dedicated decades to teaching and mentoring, as is common at NDDU. To mitigate this, institutions should provide counseling services and create opportunities for retirees to contribute through part-time teaching, mentoring, or community involvement.

Readiness encompasses more than preparedness—it reflects the psychological, emotional, and social state of the retiree at the moment of transition. Atchley's (1989) Continuity Theory is a widely accepted framework explaining how individuals who maintain continuity in their lifestyle, habits, and social networks before and after retirement tend to experience higher satisfaction and well-being. For NDDU retirees, this might mean staying involved in academic activities, engaging in community service, or participating in alumni groups.

Research by Brennan, et.al. (2020) underscores that emotional readiness is shaped by expectations, social support, and coping mechanisms. For instance, retirees with strong family and community ties tend to transition more successfully, a factor that should be considered in NDDU's retirement programs.

Conceptual Framework

This study explores the multifaceted aspects of retirement from the perspective of retirees at academic institution. The framework addresses the various factors, both challenges and opportunities that influence the overall retirement experience. The diagram shown in Figure 1 and narrative outline the primary variables and their relationships, based on the issues raised in the statement of the problems.

The conceptual framework for this study posits that the retirement process is shaped by a complex interplay of interconnected factors, including financial preparedness, psychological adjustment, social engagement, and opportunities for personal development and second careers. Each of these factors contributes uniquely to how retirees experience the transition from active employment to retirement. Central to this framework is the role of institutional support, which significantly influences the degree to which retirees are able to navigate these changes successfully.

Financial support emerges as a critical element in ensuring retirees' well-being, particularly through mechanisms such as retirement planning assistance, pension schemes, and financial counseling services. These institutional resources help retirees manage their income, reduce financial stress, and maintain a stable post-retirement lifestyle. In parallel, psychological and emotional challenges—such as the loss of professional identity or anxiety about the future—can be addressed through institutional counseling services and wellness programs that promote mental resilience and emotional balance.

Social and emotional adjustment is another key area, often affected by the retiree's ability to remain socially engaged and connected with their community. Institutions can facilitate this transition by fostering inclusive environments through alumni networks, social gatherings, and other platforms that encourage interpersonal interaction. Moreover, retirement need not signal the end of productivity or growth; for many, it opens doors to new avenues such as personal development and second careers. Here, institutional support through continuing education programs, mentorship opportunities, and career transition services can empower retirees to pursue meaningful and fulfilling endeavors post-retirement.

Ultimately, institutional support systems serve as the overarching moderator across all domains of the retirement experience. When these systems are robust and well-integrated, they have the capacity to mitigate the challenges associated with retirement while enhancing the opportunities available to retirees. This study seeks to explore how these variables interact and how institutions can better design support mechanisms that lead to successful retirement adjustment and overall life satisfaction among retirees.

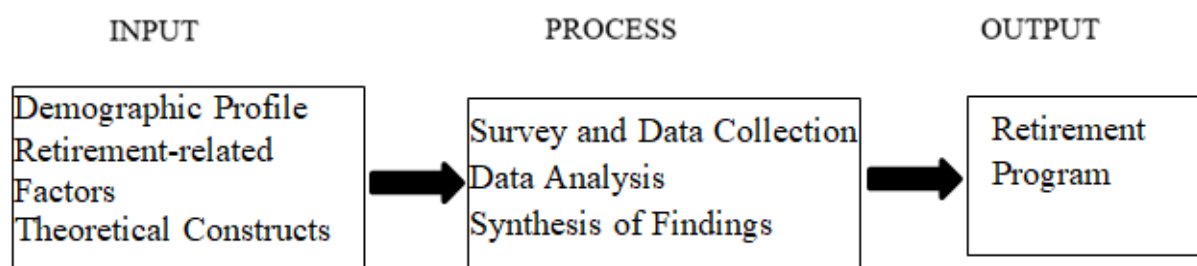


Figure 1. Conceptual Framework

Statement of the Problem

This study aimed to explore the retirement process among retirees of Notre Dame of Dadiangas University. Specifically, it seeks to answer the following questions:

1. What is the demographic profile of the respondents in terms of:
 - 1.1 Sex;
 - 1.2 Age;
 - 1.3 Work status; and
 - 1.4 Length of service?
2. What is the level of preparedness for retirement in terms of:
 - 2.1 Financial readiness;
 - 2.2 Health condition and planning; and
 - 2.3 Logistical arrangements?
3. What is the level of readiness for retirement in terms of:
 - 3.1 Physical preparedness;
 - 3.2 Lifestyle adjustments;
 - 3.3 Emotional stability; and
 - 3.4 Psychological readiness?
4. What are the retirees' experiences of the retirement process in relation to:
 - 4.1 Pre-retirement (planning, expectations, and transition preparation);
 - 4.2 During retirement (transition experience, institutional support, adjustments); and
 - 4.3 Post-retirement (adaptation, reflection, and current well-being)?
5. How do the retirees describe their retirement's level of preparedness and readiness?
6. Based on the findings, how can the retirement program be enhanced?

By addressing these questions, this study aimed to provide valuable insights that can inform future policies and initiatives designed to ease the retirement transition for NDDU employees. It is hoped that the findings will contribute to the enhancement of the retirement programs.

Scope and Delimitations

This study was designed to comprehensively explore the retirement process among former employees of Notre Dame of Dadiangas University (NDDU). It seeks to understand and analyze the multifaceted nature of retirement by examining both quantitative and qualitative aspects of the retirees' experiences. The research is rooted in a descriptive case study design, combining structured survey tools and in-depth qualitative interviews to provide a richer, more contextual understanding of the retirement journey within the unique institutional environment of NDDU.

The scope of this study included the collection and analysis of demographic data to establish a profile of the respondents. Specifically, it considers variables such as sex, age, work status, and length of service, which may influence individual retirement experiences and perspectives. This demographic insight forms the foundation for understanding patterns and variations in retirement preparedness.

In terms of preparedness, the study investigated the extent to which the respondents have made prior arrangements in three key areas: financial readiness, health condition and planning, and logistical arrangements (e.g., living situation, access to services, or relocation). These aspects are critical in determining whether retirees felt equipped to enter retirement with confidence and security.

The study further expanded into examining the readiness for retirement, with particular attention to physical preparedness, lifestyle adjustments, emotional stability, and psychological readiness. These factors offer insight into the mental, emotional, and social transitions that retirees undergo, and how they adjust to life without formal employment.

A significant portion of the study also focused on the retirement experience itself, which is examined across three major phases. The pre-retirement phase includes the planning, expectations, and preparations undertaken by employees as they approach the transition to retirement. The during retirement phase captures the actual experience of leaving the workplace, the immediate changes that occur, the support provided by the institution, and the challenges faced during the early stages of adjustment. Lastly, the post-retirement phase explores how retirees have adapted over time, including their reflections on the transition, the lifestyle they have developed, and their current state of well-being.

This study was limited to exploring the lived experiences of retirees from Notre Dame of Dadiangas University with regard to the retirement process. It focuses on three distinct phases: pre-retirement, during retirement, and post-retirement. Specifically, the study will examine the pre-retirement phase in terms of how retirees planned for their retirement, their expectations before retiring, and the extent of their preparation for the transition. The during retirement phase will explore their actual transition experiences, the presence and role of institutional or organizational support, and the adjustments they had to make as they exited the workforce. Lastly, the post-retirement phase will investigate how retirees adapted to their new lifestyle, their reflections on their retirement journey, and their current state of well-being. The study is delimited to gathering data through surveys and interviews, and it does not include quantitative assessments of financial status or physical health metrics. Furthermore, the focus is restricted to retirees who had full-time employment at the said institution and does not cover those who took early retirement due to health issues or organizational restructuring.

An inductive, qualitative case study design was employed to explore the emerging themes from the retirees' lived experiences. This approach allows the research to go beyond numerical data and uncover personal narratives, feelings, and perceptions that enrich the understanding of retirement within the cultural and organizational context of NDDU.

The study was delimited to retirees from Notre Dame of Dadiangas University (NDDU) only. This means that all participants must have been formerly employed by NDDU, regardless of their position, provided they have completed their official retirement process through the institution. Specifically, the study includes only those retirees who retired due to age on the covered years of 2019-2024. This specifically excludes individuals who underwent early retirement or whose retirement was processed posthumously (due to death). The research does not extend to retirees from other universities, private institutions, government agencies, or informal employment sectors.

Additionally, participation in the study is voluntary and limited to retirees who are available and willing to take part in the data collection processes, which include surveys and interviews. Those who are either unreachable or unwilling to participate in these methods are excluded from the study.

While the study aimed to propose recommendations and possible enhancements to NDDU's retirement program, it does not guarantee immediate implementation, as the application of such recommendations will be subject to administrative approval, policy considerations, and institutional capacity.

In summary, this study was bounded in terms of location (NDDU), participants (retired employees of the university), and focus (retirement preparedness, readiness, experiences, and recommendations). However, within these boundaries, the research intends to yield valuable insights that may contribute to the improvement of retirement programs and support systems, not only at NDDU but also as a model for similar institutions.

Significance of the Study

The significance of this study lies in addressing the paucity of localized research on retirement processes specific to the academic setting of NDDU. By examining retirees' demographic profiles, preparedness levels, and readiness across multiple dimensions—financial, health, logistical, physical, emotional, and psychological—this research provides a holistic understanding of the retirement transition in this context. Furthermore, exploring retirees' lived experiences during the pre-retirement, active retirement, and post-retirement phases offers critical feedback on the effectiveness of current retirement programs and identifies gaps that require improvement. The findings and insights derived from this research will provide substantial value to the following groups:

Retired Faculty, Staff and Maintenance. This study will offer a reflective understanding of their retirement journey, validating their experiences and highlighting areas where support can be strengthened to enhance their post-retirement quality of life.

Current Employees Nearing Retirement. It will help future retirees prepare mentally, emotionally, financially, and socially by identifying potential challenges and available opportunities, allowing for more informed retirement planning.

University Administrators. The research will provide evidence-based recommendations to improve retirement policies, welfare programs, and support systems that promote the well-being of retired personnel.

Human Resource Management (HRM) Offices. HR departments can utilize the findings to develop and implement more effective retirement orientation programs, transition assistance, and post-retirement engagement initiatives.

Policy Makers in Higher Education. This study will contribute to a deeper understanding of retirement concerns within the academic sector, supporting the development of sector-wide policies and guidelines for retirement planning and benefits.

Family Members of Retirees. By understanding the challenges retirees face, families will be more equipped to provide emotional, social, and practical support during the transition.

Researchers and Scholars. This research adds to the existing body of knowledge on retirement in the academic setting and opens avenues for further studies on institutional retirement systems, aging workforce management, and post-retirement career engagement.

Alumni Associations. Insights from the study can help alumni organizations design initiatives to involve retirees in community activities, mentorship, and volunteer work, promoting lifelong engagement with the institution.

Mental Health Professionals. Counselors and psychologists will gain awareness of the emotional and psychological needs of retirees, leading to better-targeted wellness and support interventions.

Government and Social Security Agencies. The study may provide data useful in evaluating current retirement benefits and services, especially within the education sector, and may inform policy improvements in pensions and post-retirement healthcare.

In summary, this study holds significant academic, practical, and policy value. By highlighting both the challenges and opportunities present in the retirement process, it aims to guide institutions and stakeholders toward more responsive and inclusive practices that ensure retirees are supported, valued, and empowered in their post-employment lives.

METHODOLOGY

This section outlines the research design, data collection methods, sampling procedures, and analytical techniques employed in the study. The methodology is designed to ensure that the research objectives are addressed systematically and that the findings are credible, relevant, and grounded in the lived experiences of the retirees. The approach integrates both qualitative and quantitative methods to capture a comprehensive view of the retirement process, focusing on financial, psychological, social, and institutional dimensions. The selection of appropriate participants, instruments, and analysis techniques aligns with the aim of understanding the unique retirement experiences within the academic setting of the institution.

Research Design

This study utilizes a descriptive case study design to comprehensively examine the retirement process and experiences of former faculty, staff, and maintenance personnel of Notre Dame of Dadiangas University (NDDU). The case study framework enables an in-depth, contextualized exploration of retirement within a single institution, focusing on how various aspects of retirement preparedness, readiness, and post-retirement experiences manifest within the NDDU environment (Yin, 2018). The use of this design ensures that both the breadth and depth of the retirement experience are captured, combining quantitative and qualitative methods to provide a more holistic understanding (Creswell & Creswell, 2018).

The quantitative component of the study will involve the administration of a structured survey to gather empirical data related to the demographic characteristics of the retirees (e.g., sex, age, work status, length of service) and their levels of preparedness and readiness for retirement. This enables the researcher to identify patterns and relationships across a wider population of participants (Johnson & Onwuegbuzie, 2004).

The qualitative component will involve semi-structured, in-depth interviews with a purposively selected group of retirees. This part of the study aims to elicit deeper narratives related to emotional transitions, lifestyle adjustments, reflections on institutional support, and personal interpretations of post-retirement life. These qualitative insights provide a richer understanding of the nuances that cannot be captured through quantitative data alone (Patton, 2015).

By integrating both data strands, the descriptive case study design allows the researcher to triangulate findings, ensuring a more comprehensive and validated analysis. The case study is particularly fitting as it confines the research to a single, bounded system—NDDU—allowing for a focused and coherent exploration of retirement as experienced within this specific institutional culture (Yin, 2018).

This methodological alignment strengthens the study's capacity to generate meaningful, actionable insights. The combined quantitative and qualitative results will be used to inform recommendations for enhancing NDDU's retirement policies and support systems, with the potential to serve as a model for similar academic institutions.

Selection of Respondents

The respondents of this study will consist of all retired teaching (faculty) and non-teaching personnel—including administrative staff and maintenance personnel—from Notre Dame of Dadiangas University who have officially retired due to age within the last five (5) years. A complete enumeration of this population will be conducted to ensure that all eligible retirees are included. This population is selected to reflect the study's objective of examining the multifaceted retirement experiences of individuals from varying employment categories who have transitioned out of active service and are now navigating retirement within the institutional context.

A purposive sampling technique will still be employed to identify and engage respondents who are accessible, willing to participate, and capable of recalling and reflecting on their retirement experiences, ensuring relevant and insightful data collection.

The sample will include individuals from all three key categories—faculty, staff, and maintenance personnel—to ensure the inclusion of diverse perspectives related to financial preparedness, emotional and psychological

adjustment, post-retirement activities, and access to institutional and social support systems. Special consideration will also be given to achieving balance in terms of gender, years of service, and job classification to better capture the range of retirement realities experienced within the university.

Since a complete enumeration of all retirees in the last five years will be conducted, the total number of respondents will depend on the actual retiree population size. For the qualitative phase, approximately 6–10 in-depth interviews will be conducted, guided by the principle of data saturation—when no new significant information emerges from additional interviews.

This comprehensive selection process is expected to generate both broad and deep insights into the retirement challenges and opportunities encountered by retired faculty, staff, and maintenance workers of NDDU, ultimately contributing to a well-rounded understanding that can inform more responsive and equitable retirement support systems within the institution.

Research Instruments

This study will utilize two primary research instruments to comprehensively explore the retirement process among retirees of Notre Dame of Dadiangas University: a structured survey questionnaire and a semi-structured interview guide. These instruments are designed to gather both quantitative and qualitative data, ensuring that the study captures not only measurable aspects of preparedness and readiness but also the depth and meaning of the retirees' lived experiences.

The structured survey questionnaire will be used to collect data from a wider group of retirees, including faculty, administrative personnel, and maintenance staff. It is designed to address the first three research questions of the study. The initial part of the questionnaire will focus on gathering the demographic profile of the respondents, including their sex, age, work status, and length of service. This information will help in identifying patterns or trends that may exist among different demographic groups. The second part of the questionnaire will measure the respondents' level of preparedness for retirement in terms of financial readiness, health condition and planning, and logistical arrangements. Using a Likert scale, respondents will indicate the extent to which they feel prepared in these areas. The third section will assess the level of readiness for retirement in terms of physical preparedness, lifestyle adjustments, emotional stability, and psychological readiness, also utilizing a Likert scale for consistency in analysis.

To enrich the data gathered through the questionnaire, a semi-structured interview guide will be employed to collect qualitative insights from selected retirees. These interviews will focus on understanding the retirees' experiences before, during, and after retirement, thereby addressing research question four. Participants will be asked about their pre-retirement planning, expectations, and preparations for the transition; their experiences during the actual transition, including any institutional support received and personal adjustments made; and their post-retirement reflections and current well-being. Furthermore, to answer research question five, the interviews will explore the retirees' lived experiences more deeply, allowing themes to emerge regarding identity, adjustment, coping strategies, and meaning-making during retirement. This qualitative approach will provide a more nuanced understanding of the retirement journey.

The data collected through both the survey and the interviews will be analyzed and synthesized to address research question six, which aims to enhance the retirement program of NDDU. The insights and themes that emerge from the instruments will serve as a valuable basis for proposing evidence-based improvements to support future retirees in their transition from active service to post-retirement life.

Validation of Research Instrument

To ensure the validity and reliability of the research instruments used in this study, both the survey questionnaire and the semi-structured interview protocol underwent a rigorous validation process. The purpose of this validation was to confirm that the instruments effectively measured the intended concepts of retirement preparedness, readiness, and retirees' experiences within the context of NDDU retirees.

For the survey questionnaire, the first step involved an expert review, where a panel of experts in retirement planning, educational psychology, and survey methodology assessed the content for clarity, relevance, and comprehensiveness. Based on their feedback, several questions were revised for better clarity, and a few additional questions were included to capture more detailed aspects of financial and emotional preparedness. After the expert review, the questionnaire underwent pilot testing with a small sample of NDDU retirees who were not part of the main study. This pilot test helped assess the clarity of the questions and the reliability of the survey in capturing the intended data. The results of the pilot test led to minor adjustments in wording to improve readability and flow. To assess the internal consistency of the survey, Cronbach's alpha was calculated for each of the scales. The alpha values ranged from 0.75 to 0.89, indicating good internal consistency, which suggests that the items reliably measure the constructs related to retirement preparedness and readiness.

Similarly, the semi-structured interview protocol underwent validation through expert review and pilot interviews. Experts in retirement studies and qualitative research methodology reviewed the interview questions to ensure they aligned with the study's objectives. Their suggestions led to the rewording of certain questions to encourage more open-ended and in-depth responses. The interview protocol was then pilot-tested with a small group of retirees to identify any potential issues with question flow or clarity. Adjustments were made based on the pilot interviews to ensure the questions were clear and effective for generating rich qualitative data.

Following these validation steps, both the survey and interview instruments were finalized. The survey questionnaire demonstrated high reliability, and the interview protocol was refined to facilitate in-depth exploration of retirees' experiences. Overall, the validation process confirmed that both instruments were appropriate and effective for measuring retirement preparedness and understanding the personal experiences of retirees, ensuring the accuracy and credibility of the data collected in this study.

Data Gathering Procedure

The data gathering procedure for this study will be conducted in a structured and ethical manner to ensure the validity, reliability, and integrity of the research process. It will involve several key stages, beginning with the acquisition of necessary approvals and culminating in the collection and analysis of both quantitative and qualitative data.

To begin, the researcher will secure formal approval from the Ethics Review Committee of Notre Dame of Dadiangas University. A letter of permission will also be submitted to the university's administrative office to request access to a list of retired personnel who meet the study's inclusion criteria.

Once the list of potential participants is obtained, initial coordination will be made through phone calls, emails, or personal visits. During this stage, the researcher will explain the purpose of the study and seek voluntary participation. A purposive sampling technique will be used to select respondents based on their retirement status, availability, and willingness to participate.

After informed consent is obtained, the survey questionnaire will be administered to the identified participants either in printed form or via online platforms such as Google Forms, depending on their preference and accessibility. The questionnaire will cover demographic information as well as topics related to financial and psychological challenges, social integration, institutional support, and perceived post-retirement opportunities. Respondents will be given 1–2 weeks to complete the survey to ensure thoughtful and accurate responses.

In parallel, semi-structured interviews will be scheduled with a smaller subset of participants to gain deeper insight into their retirement experiences. These interviews will be conducted either face-to-face or virtually through platforms like Zoom or Google Meet, depending on mutual convenience and safety considerations. Each session will last approximately 30 to 45 minutes and will be audio-recorded—with the participant's consent—for accurate transcription and analysis.

All collected data will be treated with strict confidentiality. Survey responses will be securely stored, and only aggregate data will be reported. Interview transcripts will be anonymized, and pseudonyms will be used to protect participants' identities.

The entire data gathering process is expected to span four to six weeks, allowing adequate time for participant recruitment, survey distribution and completion, interview scheduling, and follow-up. This deliberate and ethical approach aims to ensure the collection of high-quality data that accurately reflects the retirees' perspectives and experiences.

Survey data will be analyzed using descriptive statistics, while qualitative data from the interviews will undergo thematic analysis to identify patterns and themes related to the challenges and opportunities encountered during retirement.

Data Analysis

This study employed both quantitative and qualitative methods of data analysis, consistent with its research design. The objective is to interpret the data systematically and meaningfully to address the research questions concerning the challenges and opportunities experienced by retired faculty, staff, and maintenance personnel at NDDU (Creswell & Plano Clark, 2018).

Quantitative data gathered through structured survey questionnaires will be encoded, organized, and analyzed using descriptive statistics. Descriptive statistics—such as frequency counts, percentages, and measures of central tendency—will be used to profile the respondents in terms of demographic characteristics, including sex, age, and length of service (Fraenkel et al., 2019). These statistics will offer a clear overview of the sample population.

To evaluate respondents' perceptions of various aspects of the retirement process—such as challenges faced, opportunities for growth, and levels of institutional support—the mean will be computed to determine central tendencies in the responses. The data gathered from the survey will be analyzed using descriptive statistics. To interpret the level of readiness in terms of physical preparedness, lifestyle adjustments, emotional stability, and psychological readiness, the study will utilize the readiness scale presented in Box 1. This scale categorizes responses into five levels: very low, low, moderate, high, and very high readiness, based on weighted mean ranges. The use of this standardized scale ensures consistent and objective interpretation of the survey results.

Box 1. Readiness/Preparedness Level Scale and Interpretation of the Retirees

Weighted Mean	Readiness/Preparedness Level	Interpretation
4.21 – 5.00	Very Highly	Retirees are fully prepared/ready; challenges are minimal or well-managed.
3.41 – 4.20	Highly	Retirees are generally well-prepared/ready, though some minor challenges remain.
2.61 – 3.40	Moderately	Retirees show partial preparedness/readiness but still face noticeable challenges.
1.81 – 2.60	Lowly	Retirees are less prepared/ready, with significant challenges affecting retirement readiness.
1.00 – 1.80	Very Lowly	Retirees are unprepared/not ready; major challenges hinder their retirement readiness.

The results will be presented in tables, charts, and graphs, accompanied by narrative explanations to highlight significant patterns and findings.

Box 2. Effectiveness Level Scale and Interpretation of the Retirement Process

Weighted Mean	Readiness Level	Interpretation
4.21 – 5.00	Very Effective	The institutional support or retirement experience is perceived as highly beneficial, fully meeting retirees' needs and expectations with minimal areas for improvement.
3.41 – 4.20	Effective	The support or experience is generally helpful and meets retirees' needs, though some aspects may require minor improvements.
2.61 – 3.40	Moderate Effective	The support or experience is somewhat beneficial but has notable gaps; improvements are needed to fully address retirees' concerns.
1.81 – 2.60	Less Effective	The support or experience provides limited benefit, leaving many retirees' needs unaddressed and showing significant areas for enhancement.
1.00 – 1.80	Least Effective	The support or experience is perceived as inadequate, failing to meet retirees' needs and requiring major improvements.

Qualitative data obtained from semi-structured interviews will be analyzed through thematic analysis. The process will begin with verbatim transcription of audio-recorded interviews. The researcher will read and re-read the transcripts to gain deep familiarity with the content and context (Braun & Clarke, 2006).

Thematic coding will then be applied to identify significant patterns and recurring ideas, focusing on themes related to emotional and psychological adjustment, personal and professional development, institutional experiences, and recommendations for improving the retirement process. These codes will be grouped into categories and synthesized into overarching themes aligned with the research questions (Nowell et al., 2017).

Combining both quantitative and qualitative results will provide a comprehensive understanding of the retirement experience. The integration of statistical trends with in-depth narratives will enable the researcher to capture both the breadth and depth of retirees' experiences—highlighting the multifaceted challenges, perceived opportunities, and institutional factors that shape their transition into retirement (Creswell & Plano Clark, 2018).

Ethical Considerations

Ethical considerations are a crucial aspect of this research, ensuring that the study is conducted in a manner that respects the rights, dignity, and privacy of all participants. The following ethical principles will guide the research process:

All participants will be provided with a clear and detailed informed consent form prior to participation. The form will explain the purpose of the study, the procedures involved, the expected time commitment, and any potential risks. Participants will be informed that their involvement is voluntary, and they may withdraw from the study at any time without consequence. By signing the consent form, participants will acknowledge their understanding of the study and agree to participate willingly.

The identities of all participants will be kept confidential throughout the study. Personal identifiers such as names and specific demographic details will be replaced with pseudonyms or identification numbers in any recorded data. All collected data, both quantitative and qualitative, will be stored securely in a password-protected electronic format and will only be accessible to the researcher. Data will be reported in aggregate form to further protect individual privacy, and no information will be shared with third parties without the explicit consent of the participants.

Participation in the study will be strictly voluntary. Participants will be assured that their decision to participate or not will not affect their relationship with the institution in any way. They will also be informed that they can choose to withdraw from the study at any time without facing any negative repercussions.

Participants will be reminded throughout the data collection process that they have the right to withdraw from the study at any stage without facing any penalty. They will also be assured that if they choose to withdraw, any data they have provided will be discarded and not included in the final analysis.

The researcher will take measures to ensure that no harm comes to the participants during the study. Special care will be taken during the interview process to avoid questions or topics that could cause distress or discomfort to the retirees. In the event that a participant expresses discomfort or reluctance to proceed with the interview, they will be allowed to stop or reschedule the interview at any time.

The researcher will maintain full transparency with participants regarding the research objectives and how the data will be used. Participants will also be informed about how the findings will be disseminated, including the fact that the results may be published in academic journals or presented at conferences.

All collected data will be accurately recorded and analyzed in accordance with the highest academic standards. The researcher will ensure that the findings reflect the experiences and perspectives of the participants, and any data manipulation or misrepresentation will be strictly avoided.

By adhering to these ethical guidelines, this study will ensure that the rights and well-being of all participants are protected, contributing to the credibility and integrity of the research process.

RESULTS AND DISCUSSIONS

This section presents the findings of the study on the retirement process among retirees of Notre Dame of Dadiangas University. The results reveal the retirees' demographic profiles and varying levels of readiness across financial, health, logistical, physical, lifestyle, emotional, and psychological aspects. The study also highlights retirees' experiences during pre-retirement, transition, and post-retirement stages, identifying key challenges and coping strategies. Themes from their narratives emphasized personal adjustments, institutional support, and reflections on well-being. The discussion ties these findings to broader retirement readiness perspectives and suggests practical improvements for the university's retirement program.

Demographic Profile of the Respondents

The demographic profile of NDDU retirees included in this study was drawn from the list of employees who officially retired between 2019 and 2024. While efforts were made to reach out to all retirees within this period, several were not included in the survey due to limitations such as lack of access to social media or non-response to the invitation. The study is delimited to retirees from Notre Dame of Dadiangas University (NDDU) only. This means that all participants must have been formerly employed by NDDU, regardless of their position, provided they have completed their official retirement process through the institution. Specifically, the population frame for the study consisted of 18 retirees for the covered years of 2019 to 2024. Of this group, 3 individuals were excluded as they had undergone early retirement, leaving 15 retirees by age as the target population. Due to issues of reachability and non-response, only 13 individuals were able to participate and respond to the survey. As such, the findings reflect only those retirees (13 out of the 18 total who retired, or 13 out of the 15 target retirees by age) who were accessible and willing to participate. The research does not extend to retirees from other universities, private institutions, government agencies, or informal employment sectors. The results of the demographic survey are presented in Table 1.

In terms of sex, the majority of the retirees were female, with twelve (12) respondents, while only one (1) was male. This shows that most of the NDDU retirees in the study were women, suggesting that female employees have been more dominant in the retirement pool of the university. This may also reflect the greater representation of women in certain sectors of the institution, particularly in education-related fields, where female faculty members often outnumber their male counterparts (Philippine Commission on Women [PCW], 2020). Similar trends have been observed in other higher education institutions in the Philippines, where women comprise a significant portion of teaching and administrative personnel, especially in non-STEM disciplines (Bernardo, 2019).

With respect to age, most of the retirees fell within the 61–65 years old range, comprising eleven (11) respondents. This is consistent with the mandatory retirement age in the Philippines, where employees usually retire at 60 or 65 in line with the Labor Code and Republic Act No. 7641 (Labor Code of the Philippines, 1974; Department of Labor and Employment [DOLE], 2018). Meanwhile, two (2) respondents were aged 66–70 years old, indicating that some employees may have opted for extended service or delayed retirement, possibly due to institutional needs or personal choice. No respondents were recorded below 60, showing that early retirement was not common among the retirees in this study. This trend reinforces that most NDDU employees preferred to render full service until the compulsory retirement age, reflecting dedication and long-term commitment to the university. Other studies in Philippine universities also highlight that retirement often occurs at the statutory age rather than earlier, due to both economic necessity and cultural attitudes toward work longevity (Alcantara & Nolasco, 2017).

For work status, a large portion of retirees came from the faculty group with ten (10) respondents, while three (3) retirees were from the staff. None were from the maintenance category, highlighting that the retirement pool during the covered period was concentrated among academic personnel. This suggests that faculty members constitute the bulk of long-serving employees who reached retirement age in NDDU. It also indicates that teaching and academic positions may offer more stability and longevity compared to non-academic roles, which could experience greater turnover before reaching retirement (Bernardo, 2019).

Regarding length of service, the majority of respondents, or ten (10), had served for 30 years or more, showing that most retirees spent a significant portion of their professional careers at NDDU. Three (3) respondents had between 20–29 years of service, while no respondents had less than 20 years of service. This finding indicates that retirees generally had long tenures, reflecting loyalty and strong institutional attachment. Such extended service highlights the ability of the university to retain employees over decades, suggesting a supportive work environment and a culture that encourages long-term professional growth (Tan, 2021). The presence of similar long service patterns has been reported in state universities and colleges in the Philippines, where institutional loyalty and benefits, such as pensions and tenure-based recognition, encourage employees to remain until retirement (Alcantara & Nolasco, 2017).

The demographic analysis of the NDDU retirees presents a striking profile of exceptional institutional commitment, which forms the central conclusion of this section. The findings reveal a retirement pool overwhelmingly dominated by female faculty members (92.86% Female, 76.92% Faculty) who have dedicated the vast majority of their careers to the university, with 76.92% reporting 30 years or more of service. This pattern of long tenure, culminating in retirement at the statutory age (84.62% aged 61–65), suggests that the university has fostered a supportive environment conducive to long-term professional stability and loyalty, especially among its academic female staff. This group represents the foundational pillars of the institution, embodying decades of its teaching, service, and cultural continuity. However, this dedication simultaneously presents a critical challenge: the university must acknowledge that programs designed for this specific, long-tenured female academic demographic must address the unique needs often associated with this group, such as maintaining professional identity after decades of vocation and managing potential family caregiving responsibilities, to ensure their dignified transition is commensurate with their profound organizational loyalty.

It is recommended to strategically tailor its retirement planning and post-retirement engagement programs to the specific needs of its loyal, long-tenured female faculty pool. Firstly, institutional efforts should establish a Legacy-Building and Continuity Program designed to honor the deep, multi-decade commitment of these retirees. This can be achieved by formalizing part-time academic roles (e.g., consultancy, guest lecturing, or research supervision) and creating a dedicated Retirees' Association to ensure their intellectual contributions and professional identities remain integrated with the university community, which is particularly vital for academics whose identity is tied to their vocation. Secondly, human resource planning should adopt a gender- and status-sensitive approach, acknowledging that female faculty, especially in the Philippine context, often face the "double burden" of professional work and family caregiving. Therefore, the university is recommended to offer specialized pre-retirement resources focusing on managing family transitions and accessing caregiving support services, ensuring that the needs of its most dedicated employees are met with commensurate institutional care and recognition.

Table 1 Demographic of Retirees (n=13)

Variables	Frequency	Percentage (%)
Sex		
Male	1	7.14
Female	12	92.86
Total	13	100.00
Age		
Below 50		
51-55	0	0.00
56-60	0	0.00
61-65	0	0.00
66-70	11	84.62
Above 70	2	15.38
Total	0	0.00
	13	100.00
Work Status		
Faculty	10	76.92
Staff	3	23.08
Maintenance	0	0.00
Total	13	100.00
Length of Service		
Less than 10 years	0	0.00
	0	0.00
10-19 years	3	23.08
20-29 years	10	76.92
30 years or more	13	100.00
Total		

Level of Preparedness for Retirement

Based on the results of the survey, financial concerns emerged as one of the most significant challenges during the retirement process. Five out of the thirteen respondents explicitly identified financial readiness as a major issue, reflecting the difficulty of transitioning from a regular income to fixed retirement benefits. The scaled responses in Table 2 further strengthen this finding, with six respondents rating between 4 and 5, indicating agreement that financial challenges made the retirement transition difficult. On the other hand, seven respondents

leaned toward disagreement or neutrality, showing that not all retirees felt the same level of financial strain. The computed weighted mean of 2.58 further indicates a moderate level of financial preparedness, suggesting that while some retirees were able to manage their finances effectively through savings, pensions, or other sources of income, nearly half of the group experienced moderate to high levels of difficulty in ensuring financial stability. These findings are consistent with Llanto (2017), who highlighted that many Filipino retirees face financial insecurity due to limited pension coverage, rising living costs, and insufficient personal savings, emphasizing the need for retirement preparation programs focused on financial literacy and planning.

Table 2 Level of Retirement Preparedness of NDDU Retirees

Variables	Weighted Mean	Interpretation
Financial Readiness	2.58	Moderate Preparedness
Health condition and planning	2.55	Moderate Preparedness
Logistical arrangements	1.91	Low Preparedness

Health-related concerns also appeared strongly among the retirees. Six respondents identified health issues as one of their major challenges. The scaled responses revealed a balanced pattern: three respondents agreed that health concerns significantly affected their retirement, three remained neutral, and five disagreed to varying degrees. The computed weighted mean of 2.55 indicates a moderate level of health preparedness, showing that while a number of retirees were able to manage their health conditions effectively, nearly half experienced health difficulties that directly impacted their quality of retirement.

Interestingly, one respondent mentioned having to care for a sick spouse, which highlights that retirement health preparedness is not only an individual matter but also extends to family responsibilities. This aligns with the observation of Domingo and Asis (2019), who noted that Filipino retirees often face “double burdens” by simultaneously managing their own health while also taking on caregiving roles for spouses or family members. Such findings underscore the importance of integrating health and wellness programs into retirement planning to help retirees address both personal medical needs and caregiving obligations. For NDDU, institutional support could include seminars on preventive care, stress management, and partnerships with healthcare providers for accessible medical services.

In terms of social and logistical adjustments, particularly related to second career opportunities or career transitions, only two respondents reported this as a concern. The scaled results confirm this trend, showing that a majority of six retirees strongly disagreed that career transition was a significant challenge, while three were neutral and only three indicated agreements. The computed weighted mean of 1.91 indicates a low level of concern for logistical preparedness, suggesting that most retirees at NDDU viewed retirement as a permanent exit from formal employment rather than a transition to new career roles.

This reflects the cultural perspective in the Philippines, where retirement is often perceived as a time for rest and family life rather than for pursuing secondary careers (Reyes, 2021). However, for the small group of retirees who expressed concern, the lack of post-retirement career opportunities may have contributed to feelings of unpreparedness and uncertainty about how to remain engaged or productive after leaving work. Although career transition was not a pressing issue for the majority, providing optional pathways such as consulting opportunities, volunteer work, or part-time engagements may help address the needs of retirees who still wish to remain active. By incorporating such opportunities into retirement programs, NDDU can create a more inclusive and flexible approach to post-retirement life.

When considered together, the results clearly show that the most pressing issues faced by NDDU retirees revolve around financial stability (WM = 2.58) and health preparedness (WM = 2.55), both of which reflect a moderate level of preparedness. In contrast, logistical preparedness (WM = 1.91) was less frequently identified as a significant concern, reflecting a generally low level of challenge in this area. These findings reveal that

retirement preparedness is multidimensional—financial and health factors remain central, but social connections, family caregiving, and emotional adjustments also play meaningful roles in shaping the overall retirement experience.

The results align with broader research in the Philippine context, where financial insecurity and health decline are consistently reported as the top two concerns of aging workers (Cruz, 2019). Overall, the findings highlight the urgent need for institutional support programs at NDDU that address these key concerns. Programs on financial literacy, investment planning, and pension optimization could help ensure that retirees transition into financially stable lives. Similarly, pre-retirement health and wellness programs focusing on preventive care, stress management, and access to medical services could mitigate the health-related difficulties identified. Finally, although career transition was not a pressing issue for the majority, providing flexible opportunities for retirees who wish to remain active could further enrich their post-retirement years.

The study concludes that NDDU retirees face significant, multi-dimensional challenges stemming from only a moderate level of preparedness in the most critical domains of post-employment life. Specifically, the data points to financial stability (WM = 2.58, Moderate Preparedness) and health management (WM = 2.55, Moderate Preparedness) as the most pressing and widely experienced issues. This "moderate" status is not a source of comfort but rather indicates that while some retirees managed effectively, nearly half of the respondents experienced moderate-to-high difficulty in ensuring financial security and managing health, compounded by the real-world factor of caregiving burdens for family members. Conversely, logistical and career transition issues (WM = 1.91, Low Preparedness concern) are largely irrelevant for this group, whose prevailing cultural view of retirement is a permanent exit from formal work. Therefore, the essential conclusion is that for NDDU retirees, the greatest risks to a successful transition are financial vulnerability and declining health (including family health responsibilities), highlighting a clear institutional failure to adequately prepare employees for the twin pillars of retirement well-being despite their long service.

Based on the finding of only Moderate Preparedness for retirement in the critical areas of Financial Readiness (WM = 2.58) and Health Condition and Planning (WM = 2.55), the university must implement a proactive, mandatory, and integrated support program to safeguard the well-being of its retiring personnel. It is strongly recommended that NDDU establish a structured, year-long pre-retirement program that mandates personalized counseling and planning in these two key areas: financially, the program should move beyond general seminars to offer hands-on workshops on pension optimization, lump-sum management, and income generation for retirees transitioning to fixed benefits, ensuring they can effectively manage their reduced income. Concurrently, the university must institute a robust Health and Wellness Support System that includes subsidized annual comprehensive health assessments for pre-retirees and new retirees, alongside resources dedicated to managing common geriatric conditions, promoting preventive care, and addressing the specific issue of caregiver burden by providing access to external family support and counseling. Since logistical and career adjustment were found to be a low concern (WM = 1.91), the institution should strategically focus its resources primarily on enhancing these two vital areas to ensure a financially stable and physically healthy transition for all long-serving employees.

Level Readiness for Retirement

The level of readiness for retirement among NDDU retirees can be described through four main dimensions: physical preparedness, lifestyle adjustments, emotional stability, and psychological readiness.

The weighted mean of 2.64 for physical preparedness, derived from the retirees' responses on health-related challenges, indicates a moderate level of readiness. In terms of physical preparedness, the results show that health-related challenges were among the most frequently cited issues, with six respondents identifying them as a major concern. When asked to rate their experiences, three respondents agreed that health challenges impacted their retirement, three remained neutral, and five expressed disagreements. This suggests that while some retirees managed their health effectively, a significant portion encountered physical limitations or medical conditions that made the transition more difficult. One respondent even highlighted caregiving responsibilities for a sick spouse, reflecting that physical preparedness extends beyond one's personal health to include family-related

demands. This finding aligns with Cruz (2019), who emphasized that health is one of the most crucial determinants of retirement quality.

Table 3 Level of Retirement Readiness of NDDU Retirees

Variables	Weighted Mean	Interpretation
Physical Preparedness	2.64	Moderate Readiness (some health issues present, but manageable for most)
Lifestyle Adjustments	2.08	Low Readiness (social adjustment challenges observed)
Emotional Stability	1.83	Low Readiness (emotional strain significantly reported)
Psychological Readiness	1.82	Low Readiness (emotional strain significantly reported)

For lifestyle adjustments, the weighted mean of 2.08 reflects a low readiness level. Loss of social connections was identified by four retirees as a challenge. Scaled responses revealed mixed experiences: six strongly disagreed that they struggled with social adjustments, while five acknowledged varying degrees of difficulty. These findings suggest that while many retirees were able to adapt to lifestyle changes such as reduced workplace interaction and new routines, a portion still struggled with maintaining meaningful social connections after leaving work. This mirrors the findings of Litonjua (2020), who argued that Filipino retirees often face challenges in social integration when moving away from work-based communities.

In terms of emotional stability, the weighted mean of 1.83 suggests low readiness. Six retirees acknowledged experiencing emotional distress during the retirement process, noting feelings of insecurity and anxiety. Supporting this, the scaled responses showed that nearly half of the participants leaned toward agreement or neutrality in experiencing emotional distress. This indicates that retirement triggered emotional adjustments for some, although others approached the transition with greater confidence and calmness. These findings are consistent with Salazar and Ramos (2021), who noted that retirement often brings psychological stress due to lifestyle change and loss of professional identity.

Psychological readiness also recorded a low weighted mean of 1.82, indicating limited preparedness for second careers or post-retirement roles. Only two respondents reported unpreparedness for career transition or second career opportunities. The scaled data reinforced this, showing that six respondents strongly disagreed with being unprepared, while only three expressed neutrality and three showed mild agreement. This reflects that most retirees were psychologically ready to embrace retirement as a permanent stage, though a few still considered alternative career paths or second careers as part of their adjustment process. Agbayani and Santos (2022) also emphasize that Filipino retirees often underprepare for the psychological shift from structured employment to unstructured retirement life, highlighting the importance of pre-retirement planning.

Overall, the results suggest that retirees from NDDU were generally prepared for retirement, particularly in terms of lifestyle adjustments and psychological readiness. However, challenges in health preparedness and emotional stability highlight the need for programs that support holistic well-being, including health planning, counseling, and emotional support services to ease the transition. The combination of moderate, low, and mixed readiness levels underscores the importance of institutional interventions designed to prepare retirees not only financially but also socially, emotionally, and psychologically.

The study concludes that NDDU retirees exhibited a fragile and uneven state of readiness for retirement, characterized by critical deficiencies in the affective domains despite some baseline physical preparation. While Physical Preparedness was rated as Moderate (WM = 2.64), indicating that many retirees can manage or cope with existing health issues, the most significant challenges are clustered in the areas of Emotional Stability (WM = 1.83) and Psychological Readiness (WM = 1.82), which are both interpreted as Low Readiness. This decisively indicates that the central struggle of the retirement transition for this group is psychological and emotional, involving anxiety, loss of professional identity, and feelings of insecurity, rather than purely physical or career-

related concerns. The finding of Low Readiness for Lifestyle Adjustments (WM = 2.08), driven by the loss of social connections, further compounds the emotional vulnerability. Thus, the overall readiness picture is one where employees physically survive the transition but psychologically and socially struggle, confirming the urgent need for institutional interventions that prioritize the mental and emotional health required for a high-quality post-work life over traditional logistical or career planning.

To effectively address the low readiness levels in the crucial areas of Emotional Stability, Psychological Readiness, and Lifestyle Adjustments, it is strongly recommended that NDDU implement a mandatory, human-centered "Holistic Transition Program" focusing on the psycho-social well-being of its retirees. This program must include structured Emotional and Psychological Counseling Services offered both individually and in group settings, starting at least one year before retirement, designed to help employees process the inevitable loss of professional identity, manage anxiety, and cultivate a positive post-work self-concept. Furthermore, the university should formally establish and financially support a Retiree Social Integration Network (e.g., a "NDDU Alumni/Retirees Association") to proactively combat the reported loss of social connections. This network should organize regular, non-work-related social events, volunteer opportunities, and peer support groups, leveraging the long-tenured status of the retirees to ensure they maintain meaningful, university-affiliated social ties and feel their legacy is sustained, thereby directly mitigating the low readiness levels in the emotional and psychological dimensions of retirement.

Retirees' Experiences of the Retirement Process

In relation to pre-retirement experiences, the survey results revealed that financial planning support provided by NDDU had a weighted mean of 2.64, interpreted as Moderately Effective. This suggests that while some retirees benefitted from retirement seminars and financial preparation programs, others found them insufficient in addressing the full range of financial concerns. As reflected in Table 4, this interpretation means the support was somewhat beneficial but had notable gaps that need to be improved, particularly in teaching practical strategies for managing pensions, investments, and retirement savings. This finding aligns with Llanto (2017), who noted that financial literacy among Filipino retirees is often limited, which contributes to difficulties in post-retirement financial security.

Regarding emotional support services during retirement, the weighted mean was 2.00, categorized as Less Effective. This score indicates that the counseling and group support programs were perceived to provide only limited benefit, with many retirees' emotional needs left unaddressed. In line with the description in Table 4, this shows that while some effort was made, the services fell short of retirees' expectations, leaving significant areas for enhancement. This finding reflects the importance of emotional readiness and psychosocial counseling in easing transitions, as highlighted by Cruz (2019), who emphasized that Filipino retirees often face feelings of anxiety, loss of identity, and loneliness.

When examining post-retirement programs or social gatherings, respondents rated them with a weighted mean of 3.00, which corresponds to Moderately Effective. This means that such programs were appreciated by retirees as ways to stay connected and engaged with the institution but were not consistently strong across all aspects. Based on Box 2's description, these programs offered some benefit but had noticeable gaps, such as limited frequency or lack of inclusivity for all retirees. Still, the presence of such activities indicates institutional recognition of the importance of maintaining social bonds post-retirement, which echoes the findings of Reyes (2021), who stated that social belonging and community engagement significantly affect retirees' psychological well-being.

As for professional development and second-career opportunities, the weighted mean was 3.00, also interpreted as Moderately Effective. This implies that while some opportunities, such as part-time teaching, consultancy, and contractual work, were provided, they were not sufficient to address the broader needs of all retirees. According to Box 2's interpretation, this support was somewhat helpful but still left gaps in preparing retirees who may have desired more diverse or structured second-career pathways. This corresponds with Domingo and Asis (2019), who argued that many Filipino retirees seek opportunities for continued productivity, but institutional support for such pursuits remains underdeveloped.

Overall, the results show that pre-retirement planning was helpful but incomplete, emotional support was the weakest area and needs significant strengthening, while social gatherings and second-career opportunities were moderately effective but require enhancements. These findings highlight the multidimensional nature of retirement, where financial, emotional, social, and professional aspects all play crucial roles. In line with the descriptions in Table 4, the NDDU retirees' experiences demonstrate that while the institution has made meaningful efforts, more comprehensive and targeted interventions are necessary to ensure that retirees are holistically prepared for this transition.

Table 4 Weighted Mean Results on Retirees' Experiences of the Retirement Process

Variables	Weighted Mean	Interpretation
Pre-retirement (Financial Planning Support)	2.64	Moderately Effective (Financial seminars and retirement planning were somewhat helpful but did not fully prepare retirees for long-term financial stability.)
During Retirement (Emotional Support Services)	2.00	Less Effective (Counseling and group discussions were limited and did not adequately address retirees' emotional adjustment needs.)
Post Retirement (Social Gatherings and Programs)	3.00	Moderately Effective (Social activities and gatherings helped retirees maintain connections, though participation and consistency were limited.)
Post Retirement (Professional Development / Second Careers)	3.00	Moderately Effective (Opportunities such as part-time teaching and contractual work existed, but more diverse and structured programs are needed.)

The overall experience of NDDU retirees during the retirement process reveals a critical gap in psychosocial support, despite moderate effectiveness in other areas. The institution's effort was weakest in providing Emotional Support Services during retirement (WM = 2.00, Less Effective), indicating that counseling and psychological resources were insufficient to address the anxiety, loss of identity, and emotional distress reported by retirees, thus making this the most urgent area for intervention. While Financial Planning Support (WM = 2.64, Moderately Effective), Post-Retirement Social Gatherings (WM = 3.00, Moderately Effective), and Professional Development/Second Careers (WM = 3.00, Moderately Effective) were all rated as somewhat beneficial, their "moderately effective" status means they were insufficient, lacking the depth, consistency, and personalization required for holistic preparation. Consequently, the conclusion is that the university is currently managing the logistical and social aspects of retirement transition adequately but is failing to meet the crucial emotional and psychological needs of its departing personnel, an omission that significantly undermines the overall quality of their retirement experience.

Retirees' Perceptions of Preparedness and Readiness

The qualitative analysis of retirees' responses revealed several themes that characterized their lived experiences of the retirement journey at NDDU. First, financial preparedness and insecurity emerged, as some retirees expressed difficulty in transitioning from a regular income to a fixed pension, while others managed better due to savings or additional income sources. Second, health challenges and family responsibilities were highlighted, with respondents citing personal health issues and caregiving obligations, such as caring for a sick spouse, as significant factors influencing their retirement experience. Third, emotional adjustment and stability surfaced as retirees described feelings of anxiety and insecurity, though others reported peace and acceptance. Fourth, institutional support and continuity was evident, with retirees valuing social gatherings, part-time teaching, and occasional seminars, although gaps remained in financial and emotional preparation programs. Fifth, lifestyle and social connections reflected mixed experiences, as some struggled with loss of workplace interactions while others embraced family life, hobbies, or volunteering. Lastly, meaning-making and reflection emerged, as many

retirees expressed gratitude for their service years, fulfillment in their contributions, and faith as a source of resilience. Together, these themes demonstrate that the retirement journey at NDDU is multifaceted—marked by challenges but also by opportunities for adaptation, reflection, and continued engagement.

As shown in Table 5, the lived experiences of retirees at NDDU reflect a balance of challenges and opportunities. Financial and health concerns were significant hurdles, particularly for those with limited savings or caregiving duties. At the same time, emotional and lifestyle adjustments revealed that while some retirees struggled with loss of routine and social ties, others embraced new roles and activities. Institutional support played a key role in shaping their transition, with part-time teaching and social gatherings offering continuity, though additional financial and emotional preparation programs were desired. Finally, gratitude, reflection, and faith emerged as powerful themes, highlighting how retirees made sense of this new stage in life.

The qualitative analysis of NDDU retirees lived experiences reveals a journey marked by a critical contrast between enduring personal challenges and profound spiritual and social resilience. The most significant hurdles were clearly the "hard" factors of financial insecurity and health challenges, which were often compounded by unexpected family caregiving responsibilities (caring for a sick spouse), demonstrating that retirement stressors are deeply intertwined with the Filipino cultural context. While the university's support offered continuity through social gatherings and part-time teaching, the emotional and psychological landscape was fragile, characterized by anxiety and loss of identity alongside self-reported peace and acceptance. Ultimately, the positive themes of meaning-making, gratitude, and faith served as powerful internal resources for adaptation and resilience, compensating for the gaps in the university's external support structure, particularly its insufficient financial and emotional preparation programs. The conclusion is that while NDDU retirees possess strong inner resilience, the institution has a clear responsibility to strengthen its formal programs to mitigate the significant external threats of financial and health insecurity that emerged from their lived experiences.

To transition from providing fragmented support to a holistic and resilient retirement experience, NDDU must adopt a needs-based and integrated approach that capitalizes on retirees' existing strengths while addressing their most significant vulnerabilities. It is strongly recommended that the university establish a tri-focal support system: first, a Mandatory Financial Health Check-up that provides personalized coaching on pension management and investment, directly mitigating the central theme of financial insecurity. Second, a "Caregiver-Sensitive" Health & Wellness Program must be implemented, offering subsidized health checks and, crucially, respite services or support resources for retirees who are concurrently fulfilling family caregiving duties, thereby addressing the compounding burden of health challenges. Third, leveraging the powerful themes of meaning-making and reflection, the university should create a formal "Legacy Mentorship Corps" that offers structured, low-commitment, paid opportunities for retirees to share their decades of experience, thus ensuring continued institutional connection and professional fulfillment while strengthening the positive themes of meaning and purpose.

Table 5 Lived Experiences of NDDU Retirees

Themes	Description	Sample Narrative/Quote
Financial Preparedness and Insecurity	Some retirees experienced difficulty adjusting from a stable income to fixed pensions, while others managed through savings or part-time work.	"It was difficult managing finances without the regular salary, but savings helped me cope."
Health Challenges and Family Responsibilities	Health conditions and caregiving roles, such as caring for sick spouses, added to retirement stress and affected preparedness.	"My own health is okay, but I had to take care of my husband who was sick."
Emotional Adjustment and Stability	Feelings of insecurity, anxiety, and loss of identity were mentioned, though some retirees felt peace and acceptance.	"There was some anxiety when I retired, but eventually I found peace in my new routine."

Institutional Support and Continuity	Retirees valued NDDU's social gatherings, seminars, and opportunities like part-time teaching, though some noted gaps in preparation programs.	"I was glad to be invited for part-time teaching—it kept me connected to the university."
Lifestyle and Social Connections	Retirement meant lifestyle changes; some struggled with loss of social ties, while others embraced family life, hobbies, or volunteering.	"I miss my colleagues, but I now enjoy gardening and spending time with my grandchildren."
Meaning-Making and Reflection	Retirees expressed gratitude for years of service, fulfillment in their contributions, and faith as a source of strength.	"I thank God for allowing me to serve long years at NDDU. I feel fulfilled and blessed."

Enhancement of the Retirement Program

Based on the findings of the study, several themes emerged from the lived experiences of NDDU retirees, which serve as the foundation for enhancing the university's retirement program. These include financial preparedness and insecurity, health challenges that sometimes extend to caregiving responsibilities, emotional adjustment and stability, institutional support and continuity, lifestyle and social connections, and reflection on personal legacy after years of service. These themes highlight that retirement is not simply a financial milestone but a multidimensional journey that touches on the physical, emotional, social, and spiritual aspects of life.

To address these realities, a retirement enhancement framework is proposed, as presented in Table 6. The framework aligns the themes drawn from retirees' experiences with concrete program enhancements that the institution can adopt. For instance, financial concerns can be addressed through a Financial Readiness Program that offers pension management workshops and livelihood planning, while health challenges may be mitigated through a Health and Wellness Program offering preventive check-ups and stress management. Emotional and psychological readiness can be supported through counseling services and peer mentoring, while opportunities for part-time teaching and consultancy can extend professional engagement. Likewise, social gatherings and volunteer activities will foster community integration, and recognition ceremonies will strengthen legacy-building and appreciation.

These program enhancements are further validated by the suggestions made by the retirees themselves in the survey. For example, several respondents emphasized the importance of more interactive pre-retirement conferences rather than "dry seminars with endless PowerPoint presentations," suggesting the inclusion of fun, community-style gatherings with guest speakers and real-life stories. Others proposed health-focused initiatives, such as free annual medical check-ups, laboratory tests, and monthly fitness activities that could also serve as social events. A number of retirees recommended the creation of a retirees' association, continued Marist formation through retreats and recollections, and the possibility of part-time teaching benefits being extended to retirees. Institutional recognition was also highlighted, with requests for special testimonial parties, retirement recognition events, and even continued tuition discounts for the children of retirees who married late.

Moreover, retirees expressed the need for structured programs addressing emotional and spiritual well-being, particularly workshops on life purpose and staying socially connected after retirement. Others suggested that employees nearing retirement (ages 55–60) should undergo counseling sessions on financial, emotional, and spiritual preparation to ensure readiness. These recommendations align with the identified themes in the study and strengthen the need for holistic, forward-looking interventions.

In summary, Table 6 provides a structured framework linking retirees lived experiences to program interventions, while the survey responses add depth by capturing retirees' specific recommendations. By institutionalizing these enhancements—financial literacy programs, health and wellness initiatives, emotional and psychological support, engagement opportunities, social integration, and recognition activities—NDDU can develop a retirement program that not only responds to immediate concerns but also creates a supportive and meaningful post-retirement journey for its employees.

Table 6 Framework for Linking Retiree Lived Experiences to Program Interventions

Themes	Proposed Program Enhancement	Description of Interventions
Financial Preparedness and Insecurity	Financial Readiness Program	Conduct financial literacy seminars, pension management workshops, and livelihood planning activities to strengthen financial stability.
Health Challenges and Family Responsibilities	Health and Wellness Program	Provide preventive check-ups, stress management workshops, and support systems for retirees with personal or family caregiving responsibilities.
Emotional Adjustment and Stability	Emotional and Psychological Support Program	Offer counseling services, peer mentoring, and group discussions to help retirees manage anxiety, insecurity, and emotional transitions.
Institutional Support and Continuity	Post-Retirement Engagement Program	Allow opportunities for part-time teaching, consultancy, or mentoring roles to sustain retirees' professional contributions.
Lifestyle and Social Connections	Social and Community Integration Program	Organize alumni gatherings, volunteer opportunities, and lifelong learning activities to maintain retirees' social connections.
Meaning-Making and Reflection	Recognition and Legacy-Building Program	Hold recognition ceremonies, storytelling initiatives, and thanksgiving events to honor retirees' contributions and strengthen their sense of legacy.

As shown in Table 7, retirees provided concrete recommendations that complement the themes and proposed programs outlined in Table 6. These include calls for more interactive pre-retirement activities, health-focused initiatives such as free check-ups and fitness programs, emotional support through counseling and retreats, and recognition activities that strengthen their sense of legacy. Together, these inputs validate the proposed enhancement framework and ensure that it is grounded in the actual lived experiences and expressed needs of NDDU retirees.

The comprehensive analysis of NDDU retirees lived experiences reveals that the retirement journey is a multidimensional transition encompassing intertwined financial, physical, emotional, and social factors, all of which require coordinated institutional support. The emergent themes—ranging from tangible anxieties like financial insecurity and family caregiving burdens to abstract needs like emotional stability and legacy affirmation—validate that the university's current program, while present, is incomplete and needs transformation. The retirees' specific suggestions, such as demands for personalized financial coaching, free annual health check-ups, emotional counseling, and a formal Retirees' Association, directly confirm the gaps identified in the thematic analysis. Ultimately, the study concludes that NDDU must move beyond simply offering moderate support and institutionalize a holistic enhancement framework that directly links program interventions to these expressed needs, thereby fostering a supportive environment where employees can achieve genuine financial security, health resilience, and psychosocial well-being in their post-service years.

Based on the validated enhancement framework and the specific requests of retirees, NDDU should immediately implement a mandatory, tiered Retirement Transition Program (RTP) that begins five years prior to retirement, focusing on the most critical themes identified. This program must introduce free Annual Health and Financial Assessments for employees aged 55+, ensuring practical management of health and finances, which are the primary sources of retiree stress. Concurrently, the university must establish a formal Retirees' Association and fund regular, interactive social and spiritual activities (e.g., fitness programs, retreats) to maintain social connectivity and spiritual fortitude, directly addressing emotional stability and community integration.

Furthermore, to honor the theme of meaning-making, the institution should create a "Legacy Contribution Pool," formalizing opportunities for part-time teaching and consultancy, complete with associated benefits, while simultaneously enhancing recognition ceremonies to affirm the value of the retiree's long service and cement their enduring link to the university community.

Table 7 Suggestions from Retirees for Improving the Retirement Process at NDDU

Area of Concern	Specific Suggestions from Retirees
Financial Support	Inclusion of part-time teaching benefits, livelihood training, pension optimization workshops, university incentives, death and funeral assistance. Free annual check-ups with laboratory tests, monthly fitness activities at the covered court, MHBP hospitalization assistance, stress management workshops. Fun and interactive pre-retirement conferences (instead of traditional seminars), counseling services, workshops on emotional well-being and life purpose, continued Marist formation (retreats, recollections).
Health and Wellness	
Emotional and Psychological Support	
Social and Community Engagement	Creation of a retirees' association, organization of testimonial or special retirement parties, alumni gatherings, recognition events, opportunities for volunteering and mentoring.
Institutional Recognition	Continuation of recognition and retirement ceremonies, symbolic tokens (e.g., shirts for part-time teachers), gratitude for valuing retirees' contributions, sustaining the Marist charism.
Preparatory Programs	Structured programs for employees aged 55–60 focusing on financial, emotional, and spiritual counseling, seminars and trainings on skills development, livelihood programs, and pre/post-retirement orientations.

The proposed retirement program is in Appendix C.

CONCLUSION

The overall findings of the study reveal that NDDU retirees experience retirement as a complex and multi-layered transition shaped by long years of service, moderate preparedness in key areas, and significant psychosocial challenges that remain insufficiently addressed by current institutional programs. Demographically, the retirees are predominantly long-tenured female faculty members who dedicated 30 years or more to the university and retired at the statutory retirement age. This profile underscores NDDU's strong culture of institutional loyalty but also highlights the unique vulnerabilities of an aging, largely female academic workforce whose life transitions are influenced not only by personal health and finances but also by caregiving responsibilities.

Across preparedness dimensions, the study found that retirees entered retirement with only moderate financial and health readiness, suggesting that while some retirees had managed their finances and medical needs effectively, nearly half faced notable challenges related to financial stability, rising medical demands, and caregiving burdens. In contrast, logistical preparedness and career transition concerns were low, reflecting the cultural norm of perceiving retirement as permanent withdrawal from formal work rather than a shift to new roles.

However, when examining retirement readiness, the findings became more concerning. While physical readiness was moderately adequate, retirees demonstrated low levels of emotional stability, psychological readiness, and lifestyle adjustment, indicating that the greatest challenges were not logistical or career-related but deeply affective. Many experienced anxiety, loss of identity, and difficulty adjusting to reduced social interactions.

These vulnerabilities reveal that the transition to retirement involved significant emotional and psychological strain that the university's existing programs did not sufficiently address.

The retirees' lived experiences further validated these observations. Financial insecurity, health concerns, family caregiving duties, emotional distress, and loss of social connections were recurring challenges. Although retirees appreciated NDDU's social gatherings, part-time teaching opportunities, and occasional seminars, the support they received—particularly in financial planning and emotional counseling—was often fragmented, inconsistent, or insufficient. Despite these gaps, retirees demonstrated strong personal resilience grounded in gratitude, reflection, family support, and faith, which played a crucial compensatory role in their transition.

Taken together, the findings affirm that the retirement journey at NDDU is defined by strong institutional loyalty and personal resilience but weakened by inadequate institutional systems for preparing retirees in the most critical areas of financial stability, physical health management, emotional support, and psychological adjustment. While the university has made meaningful efforts in certain aspects, the overall picture indicates that retirees physically withstand the transition but psychologically and socially struggle through it.

Thus, the study concludes that NDDU must move beyond general seminars and sporadic gatherings toward a structured, evidence-based, and holistic retirement support framework. This includes mandatory pre-retirement financial planning, proactive health and wellness programs, caregiver-sensitive services, emotional and psychological counseling, and structured post-retirement engagement opportunities. By addressing these urgent needs, the university can honor the decades-long service of its employees and ensure that their transition into retirement is dignified, stable, and fully supported.

RECOMMENDATIONS

Based on the conclusions of the study, the following recommendations are proposed to strengthen NDDU's retirement preparation, transition, and post-retirement support systems:

1. Establish a Comprehensive Pre-Retirement Program

NDDU should implement a structured pre-retirement program covering financial planning, health preparation, emotional readiness, and lifestyle transition to ensure holistic support for employees nearing retirement.

2. Provide Regular Financial Literacy and Counseling Services

Offer mandatory financial coaching and practical workshops on pension management, budgeting, investments, and income sustainability to strengthen retirees' financial preparedness.

3. Enhance Health and Wellness Support for Pre-Retirees

Develop health programs—including annual medical screenings, preventive care sessions, and partnerships with hospitals or clinics—to improve overall health readiness before retirement.

4. Strengthen Emotional and Psychological Transition Assistance

Implement counseling sessions, stress management seminars, and post-retirement support to help retirees cope with emotional challenges and adjust smoothly to new routines and roles.

5. Create Continuous Engagement and Post-Retirement Involvement Opportunities

Establish programs that allow retirees to remain active through mentorship, part-time roles, volunteer activities, or retirees' associations to promote social integration and a sense of purpose after retirement.

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APPENDIX A

Rubric for Validators

Instructions for Questionnaire Validators:

Thank you for taking the time to review and provide feedback on the questionnaire. Your input is valuable in ensuring the quality and effectiveness of the questionnaire.

Please carefully review the questionnaire and assess its various aspects based on the provided rubric. Consider the following points when evaluating each criterion:

a. Accuracy and Completeness: Assess if the questions are clear, relevant, and aligned with the objectives of the SOP. Check if the options and choices provided are appropriate and inclusive. Ensure that the questionnaire covers all necessary aspects without significant gaps.

b. **Clarity and Readability:** Evaluate the clarity and readability of the questions. Assess if they are phrased concisely and easy to understand. Consider the logical flow of the questions and check if instructions or explanations, if provided, are clear and helpful.

c. **Relevance and Appropriateness:** Assess if the questions address the specific information needed for the SOP. Consider if the questionnaire is tailored to the target group (Electronics Engineering graduates) and avoid unnecessary or irrelevant questions.

Use the rubric provided to rate each criterion on a scale of 1 to 4, with 4 being the highest (Excellent) and 1 being the lowest (Poor).

Please provide constructive feedback, suggestions for improvements, or any specific comments in the designated section of the rubric. Your feedback will be valuable in refining the questionnaire.

Once you have completed the rubric, please sign and date it. Your evaluation will remain confidential. Submit the completed rubric within the specified timeframe, and feel free to reach out if you have any questions or need further clarification.

Thank you once again for your contribution and dedication to ensuring the quality of the questionnaire. Your input is greatly appreciated!

Survey Questionnaire Rubric

1. Accuracy and Completeness:	4	3	2	1
All questions are clear, relevant, and aligned with the objectives of the SOP.				
All options and choices provided are appropriate and inclusive.				
The questionnaire covers all necessary aspects and leaves no significant gaps.				
2. Clarity and Readability:	4	3	2	1
Questions are phrased in a concise and easy-to-understand manner.				
The flow of questions is logical and follows a clear structure.				
Instructions or explanations, if provided, are clear and helpful.				
3. Relevance and Appropriateness:	4	3	2	1
Questions address the specific information needed for the SOP.				
The questionnaire is tailored to the target group (Electronics Engineering graduates).				
The questionnaire avoids any unnecessary or irrelevant questions.				
4. Overall Evaluation:	4	3	2	1
The questionnaire is well-designed and suitable for collecting the desired data.				
Suggestions for improvements or enhancements are provided where necessary.				
Comments or feedback are constructive and helpful.				

Comments/Feedback: _____

Evaluator's Name: _____

Evaluator's Signature: _____

Date: _____

APPENDIX B

Survey Questionnaire

Retirement Program for NDDU Retirees

Informed Consent:

By completing this survey, you are voluntarily participating in this study. Your responses will remain confidential and will be used solely for academic research. You may choose to skip any questions that you do not wish to answer or withdraw from the survey at any time without consequences.

Section A: Demographic Profile

Please answer the following questions about your demographic information.

1. Sex:

☐ Male

☐ Female

2. Age:

☐ Below 50 years

☐ 51-55 years

☐ 56-60 years

☐ 61-65 years

☐ 66-70 years

☐ above 70 years old

3. Work status in the University

☐ Faculty

☐ Staff

☐ Maintenance

4. Length of Service

☐ Less than 10 years

☐ 10-19 years

☐ 20–29 years

☐ 30 years or more

Section B: Challenges Faced During the Retirement Process

5. What are the major challenges you faced during the retirement process? Check all that apply

☐ Financial concerns

☐ Emotional distress

☐ Loss of social connections

☐ Health related challenges

☐ Unprepared for Career transition option or second career (no option for second career)

☐ Others, please specify _____

Please indicate how much you agree or disagree with the following statements regarding the challenges you faced during the retirement process. (1 = Strongly Disagree, 5 = Strongly Agree)

6. The process of transitioning to retirement was difficult due to financial concerns.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

7. I experienced emotional distress or anxiety as I approached retirement.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

8. I found it difficult to adjust to a loss of social connections after retirement.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

9. I faced health-related challenges that impacted my retirement experience.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

10. I felt unprepared in terms of career transition options or second careers after retirement.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section C: Opportunities for Growth

Please indicate how much you agree or disagree with the following statements regarding the opportunities for personal and professional growth during your retirement transition. (1 = Strongly Disagree, 5 = Strongly Agree)

11. I found opportunities for personal growth, such as engaging in hobbies, learning new skills, or volunteering.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

12. I found opportunities for professional growth, such as part-time work, consulting, or entrepreneurship.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section D: Institutional Supports

13. What kind of institutional support you received from NDDU nearing retirement? Check all that apply.

- ☐ Retirement plan including seminars for Financial concerns
- ☐ Emotional support services, such as counseling or group discussions
- ☐ Post-retirement programs or social gatherings
- ☐ Continued professional development or second careers
- ☐ Others, please specify _____

Please rate the effectiveness of the institutional support you received during your retirement transition. (1 = Very Ineffective, 5 = Very Effective)

14. The retirement planning support provided by NDDU was effective in preparing me financially for retirement.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

15. Emotional support services, such as counseling or group discussions, were effective in helping me adjust to retirement.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

16. The institutional efforts to help retirees stay engaged through post-retirement programs or social gatherings were effective.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

17. The opportunities for continued professional development or second careers provided by the institution were beneficial.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section E: Suggestions for Improvement

Please provide any suggestions you have for improving the retirement process at NDDU based on your experience.

18. How could the university improve the retirement process to better support employees approaching retirement?

Thank You!

Thank you for taking the time to participate in this survey. Your responses are valuable and will contribute to improving the retirement process at NDDU-Glamang Campus.

APPENDIX C

Retirement Program for Retirees of Notre Dame of Dadiangas University

Introduction

Retirement is a significant life transition that requires comprehensive planning and support to ensure retirees continue to thrive in their post-employment years. Notre Dame of Dadiangas University (NDDU) recognizes the invaluable contributions of its retirees—faculty, staff, and maintenance personnel—and acknowledges the need for a holistic approach to support their successful transition into retirement. This retirement program aims to address the financial, health, emotional, social, and community engagement needs of retirees, ensuring they feel valued and supported long after their active service.

Rationale

The rationale for developing this retirement program stems from the feedback provided by retirees themselves, highlighting areas where additional support and resources are needed for a smoother transition into retirement. The areas of concern identified—financial support, health and wellness, emotional and psychological support, social engagement, institutional recognition, and preparatory programs—are critical to retirees' well-being and continued connection to the university community. By addressing these needs, NDDU can uphold its commitment to the Marist charism, enhance retirees' quality of life, and foster a lasting relationship between retirees and the institution. This program aims to provide not only essential services but also opportunities for continued growth, community involvement, and fulfillment.

Program Objectives

The primary goal of this retirement program is to ensure that retirees of Notre Dame of Dadiangas University (NDDU) experience a smooth and fulfilling transition from active employment to retirement. The program aims to address key areas of concern raised by retirees, such as financial stability, health and wellness, emotional well-being, social engagement, and recognition. By providing targeted support and resources, the program seeks to enhance retirees' quality of life, promote their continued connection to the NDDU community, and ensure their ongoing sense of purpose and belonging.

1. To provide retirees with financial, health, and emotional support, ensuring their overall well-being.
2. To maintain retirees' connection to NDDU through social engagement and recognition initiatives.
3. To offer preparatory programs that help employees transition smoothly into retirement.
4. To promote continuous learning, personal development, and a sense of purpose post-retirement.

Program Components

The Program Components section outlines the specific initiatives designed to meet the diverse needs of retirees. These components were developed based on the feedback and suggestions provided by retirees themselves. Each component focuses on a particular aspect of retirement, ensuring that retirees are supported not only financially and physically but also emotionally, socially, and spiritually. The goal is to offer a holistic approach to retirement that enriches retirees' lives in various dimensions, while also fostering a sense of community and continued engagement with the university.

1. Financial Support

Inclusion of part-time teaching benefits, livelihood training, pension optimization workshops, university incentives, death and funeral assistance.

Program Implementation:

- Provide financial literacy workshops to optimize pension plans and explore additional income opportunities, such as part-time teaching or mentorship roles.

- Introduce a retirement savings program, with university-sponsored financial planning consultations.
- Establish a death and funeral assistance fund for retirees' families.

2. Health and Wellness

Free annual check-ups with laboratory tests, monthly fitness activities, MHBP hospitalization assistance, stress management workshops.

Program Implementation:

- Offer annual health check-ups with laboratory tests and free access to preventive health services.
- Organize monthly fitness activities, such as walking sessions or fitness classes, at the university's covered court.
- Provide access to MHBP hospitalization assistance for retirees.
- Host workshops on stress management, healthy aging, and maintaining a balanced lifestyle.

3. Emotional and Psychological Support

Fun and interactive pre-retirement conferences, counseling services, workshops on emotional well-being and life purpose, continued Marist formation (retreats, recollections).

Program Implementation:

- Organize pre-retirement conferences that are engaging and interactive, focusing on emotional well-being and life purpose rather than traditional seminars.
- Offer counseling services, including one-on-one therapy sessions or group counseling, to address emotional and psychological adjustments during the retirement process.
- Provide continuous Marist formation opportunities, such as spiritual retreats and recollections, to ensure retirees remain connected to the university's values and mission.

4. Social and Community Engagement

Creation of a retirees' association, organization of testimonial or special retirement parties, alumni gatherings, recognition events, opportunities for volunteering and mentoring.

Program Implementation:

- Establish a **Retirees' Association** to foster a sense of community among NDDU retirees, providing a platform for socializing, sharing experiences, and offering mutual support.
 - Organize testimonial or special retirement parties to celebrate retirees' achievements and service to the university.
 - Host annual alumni gatherings and recognition events to honor retirees and acknowledge their contributions to the university.
5. Provide opportunities for retirees to give back through volunteering or mentoring programs, leveraging their expertise and experience to support current faculty and students.

Institutional Recognition

Continuation of recognition and retirement ceremonies, symbolic tokens, gratitude for valuing retirees' contributions, sustaining the Marist charism.

Program Implementation:

- Continue hosting annual retirement ceremonies to formally recognize retirees' contributions to the university.
- Provide symbolic tokens of appreciation, such as shirts for part-time teachers, to honor their continued involvement with the university.
- Ensure that retirees feel valued by highlighting their accomplishments during institutional events and in university communications.

6. Preparatory Programs

Structured programs for employees aged 55–60 focusing on financial, emotional, and spiritual counseling, seminars and trainings on skills development, livelihood programs, and pre/post-retirement orientations.

Program Implementation:

- Introduce a structured **Retirement Preparation Program** for employees aged 55–60, offering a series of seminars and workshops on financial planning, emotional adjustment, and spiritual well-being.
- Provide pre-retirement orientations to help employees understand their rights, benefits, and available retirement options.
- Offer skills development training and livelihood programs to help retirees develop new hobbies or career paths post-retirement, ensuring they feel equipped for the next chapter of their lives.

CONCLUSION

The proposed **Retirement Program** for NDDU retirees aims to provide holistic support across all aspects of retirees' lives, from financial stability to emotional well-being, social engagement, and institutional recognition. By addressing the specific needs and suggestions identified by retirees, the program will enhance their retirement experience, fostering continued connections with the university community and ensuring they feel valued and supported. This comprehensive approach will allow NDDU to demonstrate its commitment to the well-being of its retirees while preserving the Marist values that have long been the foundation of the institution's mission.

Curriculum Vitae

<p>Jovir C. Ignacio</p> <p>Date of Birth: March 8, 1969</p> <p>Place of Birth: Digos City</p>	
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Educational Background:

Post Graduate	<p>Doctor of Philosophy in Psychology</p> <p>University of San Agustin, Iloilo City, Philippines</p>
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	April 5, 2008
Graduate	Master of Arts in Education (Maed) major in Guidance and Counseling University of Southeastern Philippines (USEP), Davao City, Philippines October 26, 1996
Undergraduate	Bachelor of Science in Psychology Cor Jesu College, Digos City, Philippines March 1989
Secondary	Davao del Sur National High School Digos City 1985
Elementary	Ramon Magsaysay Central Elementary School Digos City 1981

Work Experiences:

2015 – Present	Vice President for Administration Notre Dame of Dadiangas University Marist Avenue, General Santos City
1996 - 2015	Guidance Director Notre Dame of Dadiangas University Marist Avenue, General Santos City
1991- 1995	Guidance Counselor Notre Dame of Dadiangas College Marist Avenue, General Santos City
1990 – 1991	Community Extension Worker Rizal Memorial College Pichon St., Davao City



Curriculum Vitae

Edgar B. Manubag

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Educational Background:

Post Graduate	Doctor of Philosophy in Organization Studies (PhD-OS) University of Southeastern Philippines (USEP), Davao City, Philippines November 2004
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Undergraduate	Bachelor of Science in Civil Engineering (BSCE) Notre Dame University (NDU), Cotabato City, Philippines March 1992
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Work Experiences:

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1992 – 1994	Project Engineer HMB Construction and Supply Cotabato City