

Life Redefined: Insights from Retired Educators

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Abstract. This study takes a closer look at the real-life experiences of retired educators in Malungon, Sarangani. It highlights the personal challenges, opportunities, and transformations they go through after leaving the classroom behind. The study centers on three main questions: How do educators experience retirement? What difficulties do they face? What lessons can they share about finding meaning and fulfillment in this new chapter of life? Ten retired educators participated in the study. All had stepped away from teaching in the past three years and were carefully chosen through purposive sampling. Open, face-to-face conversations guided by a semi-structured interview format allowed participants to share their unique journeys. Their stories were thoughtfully analyzed using Colaizzi's method to uncover common themes. Many participants spoke of emotional shifts, feelings of disconnection, and financial strain. However, these challenges were often accompanied by a sense of freedom, personal rediscovery, and new beginnings. The participants emphasized the value of setting new goals, preparing financially, and staying mentally active through learning. Their insights offer practical advice to those approaching retirement. They also stress the importance of strong institutional and community-based support systems to help retirees adjust. This study deepens our understanding of what retirement looks like for educators. It also supports the development of policies and programs that respond to their needs. Furthermore, the study aligns with the Sustainable Development Goals—specifically Goal 3: Good Health and Well-being and Goal 8: Decent Work and Economic Growth. It promotes a more balanced and rewarding retirement journey.

Keywords: Challenges; Experiences; Insights; Retirement; Retired educators.

1.0 Introduction

This paper explored what retirement looks like for teachers, focusing on Filipino educators as they adjust to life beyond the classroom. It examined how they redefine themselves personally and professionally, dealing with challenges such as losing their teaching identity, emotional shifts, and the influence of relationships and social networks in shaping their post-retirement lives. The paper highlighted the unique cultural and societal factors shaping Filipino teachers' retirement journey by drawing on global and local research.

Recent research has explored various facets of retirement among educators locally and internationally. However, a comprehensive, culturally nuanced understanding of how retired Filipino educators navigate this transition—particularly concerning personal identity and professional legacy—remains underexplored. For instance, Magtira and Ancho (2021) examined retirement readiness among Filipino teachers, focusing on financial, health, social, and self-fulfillment aspects. While this study sheds light on the preparatory phase, it does not delve into the post-retirement experiences and adjustments educators face. Gumiran et al. (2022) conducted a reflective

phenomenological study on the lives of Filipino educators after retirement, highlighting themes like self-confidence, optimism, and social engagement. However, the study's scope was broad, lacking a deep exploration of the professional identity shifts and cultural nuances specific to Filipino educators. Ballaret and Lañada (2021) explored the experiences of retired public school teachers, discussing factors influencing retirement decisions and post-retirement challenges. Though this study provides valuable insights, it focuses on general experiences, indicating the need for research that delves deeper into personal and professional identity transformations during retirement. Internationally, Jolles et al. (2023) investigated the role of organizational commitment and group memberships in older workers' anticipated identity change during retirement. Their findings suggest that strong professional identities can complicate the retirement transition, emphasizing the need for research that considers cultural contexts.

Together, these studies point to the need for a more focused exploration of how retired Filipino educators navigate this significant life change, not just in practical terms but also in terms of how it affects who they are and how they continue to find meaning. This paper aims to help fill that gap by shedding light on these individuals' personal and professional transitions through a culturally sensitive lens.

2.0 Methodology

2.1 Research Design

This study used a qualitative research method while stressing the phenomenological approach to examine retired educators' particular experiences. It was especially pertinent for this study as phenomenology emphasizes the subjective points of view of the participants' understanding of the substance of experiences (Creswell & Poth, 2018). This method invites one to examine the complicated feelings, difficulties, and coping strategies characterizing the transition from the classroom to retirement. First, in the phenomenological approach, there are rich, thorough narratives of human experiences because they help the researcher to expose essential insights into this historic transformation in life. It aims to capture the participants' particular stories and common themes, thus directing the fundamental core of retirement experiences.

The phenomenological method helped the research explore the complicated reality experienced by retired teachers and beyond basic descriptions by optimizing its possibilities. This design offered complete knowledge of retirement by incorporating various personal tales into a societal framework of shared meaning. It emphasized the close connection among the worlds of personal, emotional, and professional life beyond the classroom. Examining how these teachers grow and see their retirement experiences helps one appreciate the broader consequences of choosing many career routes in education. Furthermore, the phenomenological and qualitative methods allowed people to be seen as they developed through data collection. Participant answers helped the researcher change and examine the domains of interest more. This flexibility guarantees that the research covered all the many aspects of the retirement experience, thus offering both depth and breadth of knowledge. This method helped the study provide interesting results based on the genuine voices of the people.

2.2 Research Participants

In this qualitative study, participants were chosen intentionally using purposive sampling. Deliberate picking was a non-probabilistic method that ensured subjects were selected based on their relevance to the study's goals and other factors for inclusion (Palinkas et al., 2015). The participants comprise ten (10) retired educators who should have retired within the last three (3) years and up to Malungon, Division of Sarangani. The selection of participants was intentional and purposeful in understanding the central phenomenon under study. This method of choosing participants ensured that the data collected was deep and practical by letting the researcher choose people whose experiences could help them understand the change from teaching to retirement.

2.3 Research Instrument

In this study, the researcher formulated a semi-structured interview guide questionnaire to cover the qualitative research questions of the survey. The interview guide comprised three research questions with corresponding probing questions. These questions allowed the researcher to elicit the insights of retired educators about their experiences after they retired. A semi-structured interview method uses open-ended and planned questions to get different points of view from people on specific topics (Kallio et al., 2016). This method ensures that the interviews are consistent and allows you to learn more about new areas of interest based on what participants said. Moreover, the research instrument was validated by a content validator with extensive experience in phenomenological studies of retired educators, such as school administrators master's and doctoral holders, and relevant experience.

Specifically, the validator must be an expert and knowledgeable about the research study. This procedure ensured that the interview questions were aligned and coherent with the study's research objectives.

2.4 Data Gathering Procedure

The three-phase systematic technique used in data gathering was pre-interview, interview, and post-interview. In the pre-interview period, potential volunteers were contacted and guided through the study's objectives, purposes, and methods. In this stage, informed consent was required to ensure participants fully comprehended their rights and the voluntary character of their involvement. Building rapport with the interviewees also helped the researcher create a confident and suitable interview environment. The interview process included one-on-one encounters in neutral, comfortable surroundings to encourage integrity and transparency. Every interview was audio recorded with the participant's consent to ensure authenticity in sharing their tales. The semi-structured technique enabled participants to narrate their stories and guide the discussion, allowing the researcher to look into recently emerging problems. The length of the interviews varied depending on the intricacy of the responses, between 60 and 90 minutes. Additionally, the researcher captured nonverbal signals and contextual information that could improve the study using field notes. The audio recordings were faithfully transcribed in the post-interview phase to prepare the data for the study. Participants could be called for follow-up questions to confirm the authenticity of their answers, maintaining the data's integrity. This iterative method guarantees that the participants' voices were faithfully reflected in the study, preserving the authenticity and reliability of the results.

2.5 Ethical Considerations

The research mainly concerned ethical issues to guarantee participants' safety and well-being. Before the interviews, informed consent was pursued to ensure that participants understood the research's goal, their place in the study, and their freedom to withdraw at any point, free from consequences. Consent forms covered data confidentiality, anonymity, and the voluntary character of participation. This openness guarantees participants' comfort in sharing their experiences and builds trust. Anonymity and confidentiality will be strictly maintained during the research. Participants were allocated codes to protect their identities; individual identifiers were deleted from the data. Password-protected devices securely saved all data, including transcripts and audio recordings; access was limited to the study team. The researcher was also alert in avoiding adding possibly identifiable information to the final report, thereby preserving participants' anonymity. The researcher was attentive to the emotional aspect of the interviews, as talking about retirement issues could cause strong emotions that could prevent any damage. Should it be necessary, participants would have the chance to stop or end the interview. Furthermore, debriefing meetings were available to bring closure and handle any issues resulting from the conversation. The study guaranteed respect for participants' dignity and autonomy by prioritizing these ethical issues, preserving the research process's integrity.

3.0 Results and Discussion

3.1 The Experiences of Educators upon Retirement

Based on the qualitative findings of this study, retirees from the education sector undergo a multifaceted transition marked by several key emotional and social shifts: Emotional Transition, Social Disconnection, and Newfound Freedom and Leisure. These themes illustrate a complex interplay of challenges and opportunities that shape the lives of former educators after retirement. The following sections explore these themes in greater depth to better understand retired educators' realities and strategies for navigating this new phase of life. The experiences of educators upon retirement highlight the emotional, social, and lifestyle changes uniquely faced by Filipino retirees. Unlike broader studies, this research captures their deep attachment to teaching, the emotional toll of social disconnection, and the value they find in newfound freedom. These insights underscore the importance of culturally sensitive retirement planning that supports emotional adjustment, social connection, and purposeful living.

Emotional Transition

The emotional transition experienced by retired educators is a complex process marked by a loss of routine, identity shifts, and emotional disorientation. Stepping away from long-standing roles often creates a sense of emptiness, as many retirees long for the relationships and daily interactions that once gave their work meaning. This disconnection can trigger an identity crisis, with individuals struggling to redefine their purpose outside the professional realm. During the interview, the participants expressed that:

"You will miss your children, workmates, and school activities, especially since I live behind the school. You miss it, especially

when they start playing Lupang Hinirang. It makes you realize how much you miss teaching." P1, L22-24Pg1

In addition to this:

"There is a slight feeling of loneliness when thinking about the colleagues we used to work with and the job we were accustomed to." P3, L27Pg5

Table 1. *Emerging Themes on the Experiences of Educators upon Retirement*

General Theme	Emerging Themes	Core Ideas
Emotional Transition	Loss of Daily Routine and Structure	Disruption of long-established routines associated with teaching life
	Longing for Students and Colleagues	Emotional yearning for past interactions with learners and professional peers
	Identity Crisis and Purpose Seeking	Struggles in redefining personal identity and life purpose post-retirement
	Emotional Attachment to Teaching Symbols	Strong nostalgic emotions triggered by reminders of professional life
	Sense of Emptiness and Disconnection	Feelings of emotional void resulting from detachment from a once deeply valued role
Social Disconnection	Detachment from Former Role and Community	A sense of reduced significance and role in society after leaving the profession
	Feelings of Loneliness	Emotional isolation, especially among retirees living alone or away from family
	Efforts to Maintain Connection	Attempts to stay socially active through part-time roles or workplace involvement
	Shift in Social Dynamics	Changes in relationships occur as former colleagues become preoccupied with their own lives.
	Maintaining Friendships Lessens Loneliness	Continued interaction with peers helps alleviate feelings of isolation.
Newfound Freedom and Leisure	Embracing Domestic Roles	Rediscovery of value in household responsibilities and caregiving roles
	Establishing New Routines	Formation of new daily routines centered around the home and personal space
	Appreciation of Free Time	Recognition of rest, relaxation, and opportunities for personal enjoyment
	Transition to Leisure-Based Lifestyle	Shift from work-centered routines to engaging in physical or leisure activities.
	Personal Growth Through Flexibility	Enhanced self-awareness and emotional well-being through the freedom to choose meaningful activities

Powerful nostalgia is frequently evoked by symbols of their former careers, such as hearing the national anthem or witnessing school activities, reinforcing their deep emotional ties to teaching. These experiences highlight that retirement is not merely the end of work but a profound life transition that affects one's sense of self and belonging. Retirement marks a significant emotional transition for teachers, often characterized by nostalgia, identity shifts, and a sense of loss due to reduced social interactions (Joo et al., 2023). Many struggles to redefine their purpose, although those who engage in volunteer work or part-time educational roles tend to adjust more smoothly (Wang et al., 2022). Symbols of their teaching careers, such as school routines, can evoke strong emotions and reinforce their deep attachment to the profession (Taylor, 2023). These findings highlight the need for structured emotional preparation—such as pre-retirement counseling and continued involvement in meaningful activities—to help mitigate feelings of loneliness and loss (Joo et al., 2023; Wang et al., 2022). Structured emotional support, peer networks, and opportunities for continued engagement in meaningful activities are essential to navigate these challenges. As Role Theory explains, the ability to adapt emotionally depends on how well retirees embrace new roles that provide structure and purpose.

Social Disconnection

Retirement significantly alters the social landscape of former educators, often resulting in feelings of isolation. The loss of daily interaction within a structured, socially rich environment can create a void, particularly for those living alone or far from loved ones. While some retirees try to maintain social ties through part-time roles or contact with former colleagues, changing life circumstances and shifting priorities among peers can make sustained connections challenging. Despite these difficulties, maintaining a small circle of meaningful relationships can help reduce loneliness and ease the emotional burden of disconnection. These findings highlight

the importance of fostering social engagement in retirement to support overall well-being. As revealed during the interview with the participants:

"Loneliness is something I have been dealing with throughout my entire retirement until now because I live alone, and my siblings are far away from me." P4, L27-28Pg7

About this point, a participant expressed the view that:

"That is why I held onto my role as a canteen manager, so I would not feel too disconnected from them. At least I still get to see and meet them, even though my daily activities as a retiree are far different from before." P7, L30-33Pg13

Retired educators often grapple with losing social connection after leaving their careers. The absence of daily interactions with students and colleagues contributes to a diminished sense of belonging. Many struggle to adjust to new societal roles, and while some attempt to stay connected through small tasks at their former schools, these efforts seldom replace the sense of purpose their previous roles provided. The sense of isolation is more profound for those living far from former peers or with limited opportunities for social engagement. One participant shared feeling like "just another face in the community," reflecting a broader emotional detachment from the vibrant educational environment they once thrived in.

These findings align with the study of Kim et al. (2025), who found that retired teachers who lacked structured post-retirement social engagements experienced higher levels of loneliness. Similarly, a survey by Shrum (2022) emphasized the importance of alumni networks and community programs in mitigating social disconnection. Proactive social planning before retirement, including participation in mentorship or volunteer initiatives, has been linked to improved emotional well-being and sustained social ties (Ward et al., 2024). In conclusion, social disconnection is a common challenge among retired teachers, as their professional roles previously provided a framework for daily interactions. According to Role Theory, the absence of structured social engagement can lead to isolation, making it essential for retirees to establish new social roles. To mitigate this issue, community involvement, volunteer work, and mentorship programs may be encouraged to help retirees maintain meaningful connections and social integration.

Newfound Freedom and Leisure

While retirement brings emotional and social changes, many educators also find a renewed sense of purpose in their newfound freedom. Without the demands of a fixed schedule, they enjoy more time for rest, travel, hobbies, and family life—activities often set aside during their teaching years. This shift allows retirees to explore new routines focused on personal well-being and fulfillment. Embracing domestic roles or creative pursuits, many discover personal growth and adapt to life beyond the classroom. For them, retirement becomes less about leaving something behind and more about stepping into a freer, more self-directed chapter of life. It was deliberately mentioned by the participants that:

"There has been a significant change in my routine now. I can say that I finally have enough rest and time to spend with my children and grandchildren." P5, L14-15Pg9

Within this framework, one of the participants articulated that:

"The biggest change for me is that while my routine used to be from home to school, now it is from home to the farm." P6, L15-16Pg11

The participants revealed that retirement allowed them to concentrate on family, household tasks, and personal pursuits. Some retirees were content being the responsible and caring parents and grandparents of their families. Others saw the schedule change as an opportunity to move from school-based duties to physical activities such as gardening, working out, and attending church. The participants showed gratefulness for the extra time available for relaxation and leisure that they had not experienced for a long time due to job necessities. This aligns with the findings by He et al. (2021), who reported that retirees engaging in hobbies, travel, and family activities tend to experience greater life satisfaction. However, the transition is challenging—some retirees struggle to establish new routines. Genoe et al. (2022) found that those who begin cultivating personal interests before retirement and approach the transition with intention are better equipped to adjust to life without work. These studies highlight

the importance of preparing for retirement financially and psychologically (Davies et al., 2024).

To end, the newfound freedom that comes with retirement presents both opportunities and challenges. As Role Theory suggests, individuals transitioning out of structured roles may initially struggle to find direction. However, those actively engaging in leisure, travel, or volunteer work are more likely to experience a fulfilling retirement. Therefore, retirees should be encouraged to explore new interests that balance relaxation with purposeful activities, ensuring a smooth and enjoyable transition.

3.2 The Challenges Encountered by Educators After Retirement

Retired educators face challenges as they transition into life beyond the classroom, including financial adjustments, maintaining well-being, and coping with losing their professional identity. These challenges reflect the difficulties of living on a fixed income, managing health concerns, and redefining purpose after a long career in education. Financial adjustments reveal culturally specific struggles among Filipino retirees. Unlike broader research, this study highlights ongoing family responsibilities and managing debt with limited resources. Participants shared experiences like stricter budgeting and taking lump-sum payouts, offering localized insight into their coping strategies. These findings underscore the need for financial literacy programs and support systems tailored to the realities of retirement in the Philippine education sector. The following sections explore these themes in depth, providing a clearer view of retired educators' complex journey in this new stage of life.

Table 2. Emerging Themes on the Challenges Encountered by Educators After Retirement

General Theme	Emerging Themes	Core Ideas
Challenges in Financial Adjustments	Fixed income constraints	Struggling to live on a fixed pension
	Increased financial consciousness	Need for disciplined budgeting and frugality.
	Ongoing financial obligations	Financial burden from dependents and existing debts
	Financial strategies and decisions	Choosing a lump-sum payout to cover urgent expenses
	Vulnerability to unforeseen expenses	Stress from unplanned costs like medical emergencies
Challenges in Maintaining Well-being	Decline in personal wellness	Difficulty sustaining physical and emotional health
	Seeking emotional and social support	Attempt to engage in spiritual and community activities.
	Loss of structure and motivation	Lack of a consistent routine and purpose
	Emotional hollowness	Feelings of emptiness and loneliness
	Changes in familial dynamics	Struggles in maintaining family relationships
Challenges in Loss of Professional Identity	Need for institutional support.	A desire for government wellness programs
	Loss of sense of purpose	Filling a void after leaving the teaching profession
	Identity confusion	Questioning one's relevance and contribution post-retirement
	Disruption of familiar structure	Missing structured daily life and classroom routines
	Reconstructing post-retirement roles	Attempts to remain involved in school or community
	Emotional adjustment to identity loss	Difficulty accepting the new life phase

Challenges in Financial Adjustments

Retired teachers often struggle with the shift from a steady income to a fixed pension, leading to financial strain. Many continue to support family members or manage existing debts, making careful budgeting essential. This new reality forces them to prioritize basic needs and adjust their lifestyles. Some choose lump-sum payouts to address immediate expenses, highlighting their financial vulnerability, especially when facing unexpected costs like medical bills. These experiences emphasize the importance of financial planning in maintaining stability throughout retirement. To support this, it was noted from the participants' responses that:

"We can no longer spend carelessly. If we save while still working, we must save twice as much now. We should also avoid borrowing money recklessly to prevent financial problems." P2, L46-47Pg4

Touching upon this aspect, a participant put forward that:

"Living solely on a pension is difficult. I need to plan my expenses carefully." P9, L52-53Pg20

These answers imply that financial planning is essential to a smoother retirement transition. Retirees' economic struggles underscore the need for a well-planned savings scheme and financial literacy initiatives to assist them in utilizing their resources effectively. It also implies that pensions alone might not always be enough to support a comfortable life after retirement, reaffirming the need to consider additional income sources or pre-retirement

investments.

Financial security is also essential to the satisfaction of retirement. In a Wiseman (2025) study, retirees with poor financial planning reported stress and lower quality of life. Choi et al. (2023) highlighted that pensions are generally not enough, and it is essential to implement pre-retirement financial literacy courses. Furthermore, retirees who supplemented their income through investments or working part-time reported higher financial stability and well-being (Nabeshima et al., 2025). These results emphasize the need to plan for retirement in addition to conventional pension schemes.

In conclusion, financial changes are an essential aspect of a retiree's adjustment, supporting Role Theory's focus on preparation for new roles. Individuals who are prepared for financial security have an easier transition, while those who are not ready suffer from stress and uncertainty. Financial literacy courses and pre-retirement financial planning may be prioritized to counter this issue so that retirees can sustain their lifestyle and fulfill post-career activities.

Challenges in Maintaining Well-being

Many teachers face difficulties maintaining their physical, emotional, and mental health in retirement. The shift to a less structured, often more sedentary lifestyle can disrupt personal wellness, making it harder to establish new routines and find a renewed sense of purpose. While some engage in exercise, mindfulness, or community activities, many still feel lonely and experience emotional emptiness. Emotional well-being is especially impacted by stress, negative thoughts, or family conflicts, which can deepen the sense of isolation. Compounding these issues is the lack of institutional support—many retirees express the need for accessible wellness programs and stronger social security systems. These challenges highlight the importance of holistic retirement support beyond finances to address overall well-being. As described by the participants:

"It is difficult to find fulfillment in my emotional and mental well-being. I have tried participating in church activities, but still cannot avoid feeling a sense of emptiness." P4, L36-38Pg8

When discussing this, a participant brought up that:

"Additionally, I struggle to take care of my health through exercise, mindfulness, and spending quality time with family and friends because I am not used to knowing what to do, and sometimes, I just feel too tired." P8, L17-20Pg18

These stories show that retirement is not always a peaceful transition—it brings new challenges that require effort and support. Many retirees want to stay active and well but need programs that address both their body and mind. Their struggles also highlight that well-being after retirement is not just personal but a social and policy issue. Without access to healthcare, mental health services, and financial security, many retirees face ongoing stress that affects their quality of life. This calls for more holistic retirement planning and stronger government policies to support retired educators.

This finding supports Sarabia-Cobo et al. (2020), who conducted a study and reported that retirees with no access to healthcare and wellness programs experienced worsening well-being. In addition, psychological distress owing to social isolation and financial vulnerability was common among individuals without structured support systems (Cassanet et al., 2023). Studies emphasize the importance of integrated retirement schemes covering physical and mental well-being to live a contented post-retirement existence (Liu et al., 2024). In conclusion, the sustenance of well-being following retirement has much to do with how one adjusts to new roles. Role Theory asserts that adapting to new habits, including exercise routines, social activities, and self-improvement, keeps retirees' bodies and minds healthy. To complement this, wellness programs and activities should be enhanced, motivating retirees to be conscious of adopting a healthy and satisfying lifestyle.

Challenges in Loss of Professional Identity

For retired teachers, the loss of professional identity represents a profound emotional challenge. Having spent much of their lives in a role that was not only a job but a key component of their self-concept, the sudden shift to retirement often leads to a crisis of purpose. Many retirees struggle with what to do next, feeling a sense of void as they transition away from the structured teaching life. The loss of this professional identity can be disorienting, with some retirees questioning their relevance and sense of contribution to society. Attempts to fill this void

through volunteer work or involvement in school-related activities offer some reprieve. Still, the emotional impact of losing such a central role in their lives remains significant. This theme highlights the importance of helping retirees rebuild their identities through new roles and activities that provide meaning and fulfillment, enabling them to maintain a sense of purpose and self-worth. The interview conducted with the participants uncovered the following:

"At first, when I had just retired, I questioned myself about my life's purpose." P7, L2-3Pg13

During the discussion, a participant added that:

"Now, I manage the school canteen where I used to teach. My routine remains the same – I wake up early and go to school – but the difference is that after recess, I go home to attend to household responsibilities". P7, L17-20Pg13

These answers indicate that professional identity loss can have long-term emotional consequences on retirees. The inability to adapt to a new life arrangement underscores the importance of identity reconstruction after retirement. This can be met through planned transition programs that allow retirees to experiment with new roles, including mentoring, volunteering, or continued education. Understanding that identity is closely linked to one's occupation, and retirees need to be helped in identifying other areas where they can continue contributing positively to society. This result aligns with the study of Skattebo (2024), who discovered that retired educators who withdrew from professional activities saw their self-esteem decline. However, retirees who engaged in mentorship, consulting, or volunteer work retained a greater sense of identity and purpose (Taylor, 2023). Research indicates that transition programs must assist retirees in building new societal roles to continue professionally and personally fulfilling (Shlomo & Oplatka, 2023). In summary, the loss of professional identity among retired teachers demonstrates Role Theory's principle that identity is closely linked to social roles. Teachers can experience a lack of purpose when they retire. To ease such transition among retirees, access to mentorship programs, consultancy, and professional networks may be granted so that they can remake their identities into invaluable forms.

3.3 Insights from Retired Educators on Achieving a Fulfilling Retirement

Retired educators highlight the importance of pursuing new purposes, managing finances, and continuing personal growth to achieve a meaningful retirement. Their strategies focus on maintaining fulfillment, financial stability, and intellectual engagement beyond their teaching careers. These insights offer culturally grounded perspectives unique to Filipino retirees, emphasizing strong family ties, community involvement, spiritual engagement, and lifelong learning. By sharing their experiences, the study enriches understanding of how retired Filipino educators redefine fulfillment and adapt to life after teaching. This localized viewpoint adds valuable context to retirement research, underscoring the need for culturally specific studies on Filipino teachers. The following sections delve deeper into these themes, revealing how retired educators approach this life stage with resilience and intention.

Table 3. Emerging Themes on the Insights of Retired Educators to Have a Fulfilling and Meaningful Retirement		
General Theme	Emerging Themes	Core Ideas
Pursuit of New Purpose	Engaging in Volunteer Work	Retirees find fulfillment through volunteer roles, such as mentoring or community service.
	Reviving Old Hobbies	Many reconnect with past hobbies like writing, gardening, or traveling, fostering personal growth.
	Spiritual Engagement	Spiritual activities like church involvement offer a sense of purpose and community.
Financial Preparations and Management	Prudent Spending	Retirees emphasize careful budgeting and avoiding unnecessary expenses to maintain financial stability.
	Financial Regret and Late Savings	Many regret not saving earlier and facing challenges with limited pensions and unexpected costs.
	Proactive Financial Management	Some retirees supplement their income with small businesses or part-time work for financial security.
Continuous Learning and Growth	Exploring New Interests	Retirees engage in new hobbies, like reading or traveling, to stay mentally active.
	Engaging in Lifelong Learning	Continued learning, such as workshops or financial planning, helps maintain cognitive and emotional health.
	Stay Informed and Seek Professional Development	Retirees seek knowledge of current events and new skills, contributing to personal growth.

Pursuit of New Purpose

Retirement Remembrance allows educators to explore new pathways for personal fulfillment and growth. Many retired educators actively engage in volunteer work, such as mentoring or community service, to remain connected and purposeful. They also revive old hobbies like writing, gardening, and traveling, which provide a sense of accomplishment and joy. In addition, spiritual engagement through church activities or religious service plays a significant role in giving retirees a new sense of direction and belonging. These activities help retired educators maintain a fulfilling, meaningful life post-retirement. It was expressed by the participants that:

"I volunteered to lead a group of senior citizens, and through this involvement, I found joy because I enjoy sharing my ideas." P2, L31-33Pg3-4

A participant spoke up and said:

"I became closer to my family and God. I could attend church activities like fellowship, and even took on a role or position in our church." P3, L41-43Pg6

The answers suggest that retirement does not mean the end of productivity but a shift to different pathways of personal development and contribution. By pursuing hobbies, volunteerism, and religious pursuits, retired teachers have ways of staying active and purposeful. Their stories indicate that successful aging means remaining active, connected, and intentional. In addition, their decisions indicate the value of self-actualization and ongoing service to people, reiterating that retirement can be an enriching phase when done with purposefulness.

Retirement is not an indicator of the demise of productivity but of a shift into new social and personal roles. This supports the research conducted by Bordia et al. (2021), which found that retirees who practiced religious service, volunteer activities, or creative engagement continued to have higher happiness levels. Lee and Kim (2022) also highlighted that continued activity and social connection are key to successful aging. These results indicate that retirement must be undertaken with purpose, enabling one to seek new pathways for self-actualization (Anderson et al., 2023).

According to Role Theory, retiring teachers must seek a new purpose to ensure psychological well-being and a sense of identity. The report emphasizes that participants who proactively seek new roles through volunteer work, creativity, or local community work are the most satisfied. Hence, it is recommended that formalized post-retirement schemes be implemented to enable retirees to tap into possibilities congruent with their interests and competence.

Financial Preparations and Management

Effective financial management is crucial for a comfortable and stress-free retirement. Many retirees reflect on the importance of prudent spending, emphasizing the need to avoid unnecessary expenses as they adjust to a fixed income. However, some participants regret not saving earlier or properly preparing for unexpected costs, such as medical expenses. Some retirees take proactive measures to address financial challenges, including starting small businesses or part-time work. These steps contribute to greater economic security, allowing retirees to enjoy their retirement without constant worry about finances. It was mentioned by the participants that:

"We should not waste our money because we are the ones who will face the consequences. Do not desire things that you cannot afford yet." P6, L38-40Pg12

The participants' experiences show the importance of financial preparation for a stress-free retirement. Their dilemmas point to the reality that most retirees become economically insecure because of a failure to save early, inadequate pension funds, and additional post-retirement costs. This raises the call for stronger financial education programs among educators before retirement, including investment planning, pension fund maximization, and other sources of income. In addition, their experiences propose that retirement policies be re-examined and enhanced to better cater to retirees so that their years of service are rewarded with financial security rather than doubts. Future retirees can take a cue from these lessons by preparing early, diversifying the source of their income, and making knowledgeable financial choices so as not to suffer from financial strain in their golden years.

This result coincides with a study conducted by Bordia et al. (2021), which uncovered that retirees who practiced early savings and diversified investments were more financially secure than those who depended on pensions alone. Though several teachers experience budget difficulties because their pension funds remain low and unpredictable post-retirement costs, promoting pre-retirement financial literacy efforts is reinforced by this (Choi et al., 2023). It also highlights a focus on extrinsic sources of income, such as investing and working part-time, through the work of Nabeshima et al. (2025) to provide stability in financial conditions. These results imply that policymakers and individuals must place a high value on financial education and better retirement policy to achieve long-term economic security for retirees.

In summary, as Role Theory emphasizes, financial preparedness is a key to facilitating a smooth transition of roles among retirees. Educators who plan their finances are in better positions to take up new roles confidently, but those who have not prepared financially may be haunted by financial troubles. To avert such problems, financial education and formal retirement planning ought to be integrated into professional training programs.

Continuous Learning and Growth

Retirement does not mark the end of personal development but opens up new opportunities for learning and self-improvement. Many retired educators pursue new interests such as reading, gardening, or traveling, which help keep their minds active and engaged. Additionally, lifelong learning through workshops, financial planning courses, and skill development programs remains essential for maintaining cognitive and emotional well-being. Retirees also seek to stay informed on current events and explore professional development opportunities, which enhances their personal growth and adaptability during retirement. As a result of the interview conducted, the following responses were extracted:

"I sought financial advice, explored part-time opportunities, and stayed informed about retirement benefits and investment options." P6, L94-96Pg12

With the subject at hand, a participant declared that:

"I also explored new hobbies such as gardening, reading, and traveling, which have helped maintain my mental well-being." P8, L105-107pg17

Retirees strongly desire continuous learning even after leaving their teaching vocation. Some took on new hobbies such as gardening and reading, while others sought avenues for financial planning aimed at investment and part-time work for productive engagement. The remarks show that learning does not stop with retirement but spawns other forms that assist in adjusting to the new lifestyle. Pursuing knowledge in many ways keeps their minds sharp and allows them to cope with it.

This supports that lifelong learning is crucial for cognitive and emotional well-being in retirement. Davis et al. (2021) found that retirees who pursued continued education or skill development reported higher life satisfaction. Further, financial literacy programs improved retirement planning and stability (Wang et al., 2022). These findings emphasize the role of intellectual stimulation and personal growth as contributors to a rich post-retirement life (Shlomo, H., Oplatka, 2023).

Hence, continuous learning and personal growth become vital in supporting the Role Theory's position that individuals evolve through their new roles. Retired teachers were active in education and new experiences through advanced studies and training, keeping their minds stimulated and adaptable. To encourage lifelong learning, institutions, and organizations should provide bridges for retirees to explore new fields and skills in furthering their personal and professional development.

4.0 Conclusion

In conclusion, the study showed that educators, schools, DepEd, and local government units can lend a helping hand to make retirement a smoother and more meaningful journey. Thoughtful yet straightforward programs like seminars that prepare teachers emotionally and financially for life after the classroom can make a big difference. Schools could also create alums or mentorship groups where retired teachers stay involved by guiding and inspiring the next generation. Meanwhile, LGUs can offer wellness activities or volunteer opportunities that allow retirees to remain active, connected, and fulfilled. These small steps can help our teachers feel valued even

after they have hung up their chalk.

The findings suggest that retirement is a profound life transition requiring emotional, social, and financial preparation. Structured support systems, including mentorship programs, financial literacy training, and wellness initiatives, could help retirees navigate this phase successfully.

5.0 Contribution of Authors

Author 1 took the lead in conceptualizing the study and was responsible for developing the methodology, writing the initial draft, and collecting data.

Author 2 contributed through formal analysis, provided supervision, and managed the overall administration of the project.

Author 3 also supported the study through supervision and actively reviewed and edited the manuscript.

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7.0 Conflict of Interest

The authors declare that he has no known competing financial interests or personal relationships that could have influenced the work reported in this paper.

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