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### LOOKING BACK TO LOOK AHEAD: THE LIFE TRAJECTORY AMONG INDIGENOUS PEOPLE RETIRED TEACHERS IN THE PHILIPPINES

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#### **ABSTRACT**

The study describes the life trajectory of public school indigenous people retired teachers of Mountain Province in the Philippines using snowballing to select participants. This undertaking used a narrative design with a semi-structured questionnaire as data-gathering instrument. The gathered data were analyzed using the Colaizzi method and cool and warm analyses. The study revealed that retirement is painful when retirement benefits were lost to a financial scam, illegal recruitment, zero pension due to loans, mild stroke, and other related health risks. The study likewise revealed that early retirement is gainful, and retirement readiness contributes to retirees' comfortable lives. The challenges encountered by retired teachers are lack of social support services to livelihood and the declining health condition. However, mostly retired teachers are extending social responsibilities in a) campaign against Drugs, b) women and child welfare, c) environmental protection, d) implementation of curfew hours, and e) peace and order. Others gave religious classroom instruction and values education voluntarily in the school. Finally, the study's findings can provide guidelines involving retirement policies, loan policies, retirement readiness, and the provision of social welfare services and better opportunities for retirees.

## INTRODUCTION

Retirement is a beautiful word that every employee loves to hear. It is a transition period into a world of less rigorous activity at the age of 60—the time to bid farewell to friends in the office. Skerrett (2015) said that retirement is a key reward for decades of daily work—a time to relax and explore. Still, for others, retirement is a frustration marked by declining health capacity and increasing limitations. According to Moon (2012), retirement is a “life course transition involving environmental changes that reshape health behaviors, social interactions, and psychosocial stresses” that also brings shifts in identity and preferences. In other words, retirement is moving to no work with boatload behavioral and social changes.

But for teachers who patiently devoted their entire life to educating Filipino children, retirement is a reward because they are relieved from stressful daily works. However, it is frustrating for others who are not financially and physically ready. According to Mudugno (2012), there are four factors to be considered before retiring so that retirement is not frustrating: a) Financial security, b) Health, c) Desire to keep working, and d) Full government support. However, according to the commission of the older people report (2011) in Ireland, there was a strong sense of unfairness in government and private institutions about old age people who retired from the public service. Because of injustice, low-income retirees are anxious instead of rewarding.

As reported in the Philippine Star (2016), retirement is becoming a problem when the extended family system is eroded. The children are no longer want the responsibility of looking after the older generation. This was supported by a national TV network when it featured a beggar stooped by age – possibly in her 80s or 90s –a regular fixture along Manila's busy road. The woman is a retired teacher who sells rags to motorists, which helped her feed a large brood of children, grandchildren, and great-grandchildren in a nearby slum area, and that beggar does not receive any pension. Another one is a retired soldier who is a loss of mind is sleeping under the bridge and collecting garbage to feed himself was featured in social networking. With these dismayed life situations of retired employees, Duchann (2013) in the UK brought out the question of retirement if who is precisely responsible for ensuring a comfortable life for retirees. Is it the a) Government, b) the self, or b) the employer?

Researchers also have been trying to figure out whether retirement is good for health. However, a Pru-Life UK Chief Marketing Officer said that most Filipino workers are anxious about being in poor health and becoming a burden to their children when they stop working. As claimed by Tiongco, "From Challenge to Opportunity: Wave 2 of the East Asia Retirement Survey," The Philippines is second to Vietnam (95%) in terms of being anxious about retirement prospects. This was followed by Indonesia (83%), South Korea (81%), Thailand (79%), Malaysia (68%), Singapore (66%), Hong Kong (64%), Taiwan (60%), and China (50%). Among the ASEAN countries, 65% of retired teachers in the Philippines (Alliance of Concern Teachers, (2015) don't enjoy their retirement life because they lack government concern and are anxious for unpaid loans to Government Service Insurance System (GSIS).

Mateo (2017) in the Philippine Star reported that around 23,000 public school teachers retired in 2018 without receiving pension due to unpaid loans to GSIS and other private lending institutions. With these pressing problems of the retiring teachers, the Department of Education (DepEd) finds a viable means to address the growing debt incurred by public school teachers, which already reached a staggering P300 billion pesos in 2016. They are also exploring measures that will enable teachers to manage their finances. But the question is that are the public school teachers financially and healthy ready for a comfortable life in the future?

Considering the existing retirement scenario, the study is to uncover the trajectory of public school teachers' lives. From the individual reactions based on public school teachers' life trajectory like experiences, challenges, and wellness, it will be based on retirement readiness, retirement policies, and social welfare services for retirees.

## **METHODOLOGY**

### ***Research design and selection***

The study aims to determine the life trajectory of retired teachers using narrative design. A life trajectory that provides pictures if retirement is painful or gainful. The study employed a semi-structured in-depth-interview and focus group discussion using the local dialect so that questions are easily understood and responses are elaborated. Fifteen indigenous people retired teachers in Mountain Province, Philippines participated in the study; 13 females and 2 males with an age range of 63-67.

The demographic questionnaire was also used to identify the respondent's profile, such as age, sex, length of service, and salary before retirement. This helps to classify the accurate pictures of the retirees with and without pensions. The Advantage of using demographic questions provided an in-depth profile and activities, interests, and opinions of the informants.

### ***The procedure, Research Instrumentation, Data collection***

To capture a retired teacher's life trajectory, snowballing was used in the selection of informants with a letter informing them for a short interview. When the informants confirmed, the respective date of the interview was scheduled. The interview was guided by simple questions a) What experiences/challenges encountered after retirement? And b) What are the wellness and how they manage them? There were follow up question that was asked if retirement is painful or gainful. In some areas, the researcher asked open-ended questions for clarification.

Focus group discussion was also employed to triangulate verbalization about the life trajectory of retired teachers. It was conducted on Sunday after the mass so that the participants were available. The discussion and interview were recorded to extract significant verbalization that collectively describes common views and experiences among the informants.

### ***Mode of analysis***

Colaizzi method was used to reveal the life trajectory of indigenous people retired teachers in the Philippines. The informants' information was read and re-read to extract significant verbalizations that collectively describe their experiences. The meaning of the significant statements was organized and then categorized into themes. Besides from categorizing the gathered data into themes, the findings were validated.

The revealed meaning of indigenous public school retired teachers' life trajectory was analyzed using cool and warm analyses that were facilitated by a repertory grid. Out of the emergent themes arose from the informants, it was were labeled truthfully and as accurately. The study also employed the correspondence technique, member checking procedure, and critical friend technique of Lincoln and Guba (2005) to guarantee the truthfulness and the trustworthiness of the gathered data.

## RESULTS

### *Freedom, the oxygen of the souls*

Retirement might coincide with important life changes. The extent of having enjoyable retirement experiences depends on the retirement plan. Experiences of retirees were varied because some were retired unpreparedly due to health problems and unpaid loans. As verbalized by the informant (I<sub>2</sub>), “Retirement is enjoyable, especially when I took my full retirement benefits and went around.” “Early retirement is gainful because you can establish your own business and earn higher” (I<sub>3</sub>). While (I<sub>1</sub>) verbalized, “I can say enjoyable because I own my time, and free to decide for what I want.”

The relief from stressful work, money, and freedom to travel from made the retirement enjoyable. As claimed by the informant (I<sub>15</sub>), “I enjoyed my retirement because I have the money. To informant (I<sub>11</sub>), “I enjoyed my tour together with my children and relatives. Retirement is gainful because I own my time and do what I want.” While informant (I<sub>7</sub>) verbalized, “I enjoyed it because I am relieved from stressful teaching work.”

### *When all things say goodbye*

Not all retirees are happy even if they have a pension, own their time, and travel anywhere. According to the informant (I<sub>4</sub>), “it’s painful when my full retirement pay was borrowed, but nothing was returned because I am weak to collect.” For (I<sub>10</sub>), “It was frustrating when the young generation today does not respect old people like me.” While (I<sub>2</sub>) explained, “the respect I received from my former students and the community also retired.” Informant (I<sub>6</sub>) said, “I felt disappointed when younger students today are not courteous to old people because values education are not taught well in school.”

The result shows that retired teachers' painful experience is the loss of retirement savings and declining health condition. As informant (I<sub>4</sub>) shared, “If they are hiring an old person for even janitorial work, I will apply so that I have money for my health.” To informant (I<sub>5</sub>), “I invested my retirement saving in lending, but I was depressed when I knew later that the investment was scammed.” “I felt stressed when my children used my retirement pay to find work abroad, but they were victimized by an illegal recruiter” (I<sub>3</sub>). “I spent my money on my health maintenance” (I<sub>8</sub>). And to the informant (I<sub>12</sub>), “My small retirement saving was lost to a car,” while the informant (I<sub>10</sub>) shared, “I don’t have money because I divided my retirement pay to my children.”

### *The greatest wealth is Health*

The indigenous people retired teachers revealed the challenges they encountered in their retirement life. These challenges are attributed to external or internal factors that can affect healthy being and sound decision making. The study's result collaborated on the findings of Celidoni, M., Chiara D.B. & Guglielmo W. (2017) that retirement is beneficial at first, but become detrimental to cognition later. Therefore, cognitive ability declines faster during late retirement than the one who will retire early.

Battling for health asides of possible work opportunities and livelihood support are the challenges encountered of the indigenous people public school retirees based on the interview, which was validated through focus group discussion. The following responses followed; Informant (I<sub>2</sub>) said: “I’m worried about my health in the future if I cannot work because I don’t have a pension to use.” Informant (I<sub>6</sub>) verbalized, “I encounter mild stroke, so I keep it working in my backyard to prolong my health.” While (I<sub>5</sub>) said, “I am worried about my health because it gives more burden to my children, it is better if they have a stable job, that’s why I am very selective to the food I am eating.” And to the informant (I<sub>10</sub>) and informant (I<sub>7</sub>), “We regularly visited the clinic because of our high blood, when we retired we felt lots of body pain, and we have regular dialysis in the

hospital.” it different from Informant (I<sub>4</sub>) also shared, “I used indigenous medicine and lifestyle to have a healthy body and mind.”

### ***To dream a new dream***

Based on the interview and focus group discussion among the informant, mostly retired teachers were active in doing agricultural work. Others had a small business selling assorted commodities. Some were volunteer teachers in school teaching good manners and right conduct (GMRC) or giving religious instruction. In contrast, others confine themselves at home, providing care to their grandchildren while their mother works. Like informant (I<sub>2</sub>), who declared, “I went back teaching in the private school while I am still strong to do because I’m tired to sell.” However, these retirees are those who are residing in urban areas with high occupational status. It was different from the retirees living in rural areas who do regular farming while giving care to their grandchildren. Dingemans, E., & Katja M. (2019) supported that those with high occupational status and flexible careers are particularly likely to occur to those retirees in the urban areas because of greater work opportunities and women possible to work after retirement.

Because other retirees don’t have a pension as shared by the informants, they are entirely dependent on their children for a living. As verbalized by the informant (I<sub>11</sub>), “I accepted an appointment from the local Government to have an additional source of income.” Another informant said, “I go back to teach values in the school without pay so that I can sell eggs to teachers too. I had started selling eggs when I established small poultry from my retirement pay” (I<sub>1</sub>). This is different from the informant (I<sub>3</sub>), who explained, “I went back to teaching so that I have something to do, but I do not earn money from that. I have been earning money throughout my life. Maybe this is the time to give back. *Kasi dito sa bahay, kapag nakalinis ka na, wala ka nang ginagawa, maisip mo pa kong kailan ka mamamatay. Kaya, magtuturo na lang ako. May matutulungan pa ako.* (Because at home, after cleaning, you are doing nothing, sometimes you think when will you die? So, I better teach. At least I extended my help to others) she further said that “I want to retire teaching at the age of 80”. While informant (I<sub>10</sub>) said, “I accepted work as a staff of the municipal mayor to augment my 3,500 pesos pension from GSIS”.

Informant (I<sub>5</sub>) also verbalized, “I concentrated my work on small farms while managing my little store so that we don’t need to buy everything.” According to Informant (I<sub>9</sub>), “I need to work in the field to make me stronger, but I don’t expose myself for a long period because I’m afraid if my high blood will strike again.” Informant (I<sub>4</sub>) further said, “While I do farming, I do pasturing cattle and feeding pigs in our home, those are the work that I can do to spend my time. But in another day (laughing) I am in the “*Ato*” (Indigenous public place for the male elders) together with fellow senior citizens sitting there until twilight will come, then go home to eat, sleep, and thinking for tomorrow.” “There were times that I glanced at the school. I like going there because every time I go, the teachers are hospitable, they treat me like their boss, they always served me a free coffee (laughing). While informant (I<sub>5</sub>) said, “during the school's academic days, I went to give bits of advice to the students in the school during the flag ceremony.”

### ***Priceless service, Make a life by what you serve***

Public school retired teachers revealed their active involvement in the religious and civic organization. They were also extending their advocacy in their community. The same verbalization collaborated Padin, M. (2019) that 63% of the retirees in her survey said they would like to have extra community activities to pursue their interests and enjoy life. As verbalized by Informant (I<sub>5</sub>), “I joined church organization or ministry to extend my Christian obligation to the people. I felt alive when I am with the young people in the church”. One informant also stated, “I joined the Parents and Teachers Association (PTA) in the school. I felt that I am significant in the education of the children” (I<sub>2</sub>).

For social obligation and advocacy of retired teachers, informant (I<sub>8</sub>) stated: “I am happy when I saw fellow retirees working voluntarily for women and children's welfare in the community.” Informant (I<sub>1</sub>) also shared, “My advocacy is on environmental and solid waste management“ she further explained that “natural resources should be protected because it is our inheritance that we can also give to the next generation.” While informant (I<sub>13</sub>) is involved in the campaign against drug and implementation of peace and order in the locality. She further said, “As a mother and former teacher, I don't want that the children will be futureless because of drugs, the reason I joined with the public officials to educate the youth.” And for informant (I<sub>9</sub>), “I joined the women's brigade in our community to maintain peace and order, we help law enforcer during the night in the implementation of curfew hours to prevent crimes and so that children and fathers will not stay overnight at the Bar because it destroys families.”

### DISCUSSION

After working mainly in the government or private institutions at the age of 60, the next stage of life is called retirement. However, there were some reasons why they opted to retire early. One reason is finding higher pay. Since teachers were one of the country's lowest-paid positions (IBON, 2015), young professional teachers prefer early retirement to work abroad. Others choose to retire because of health reasons like heart stroke or have been diagnosed with cancer, diabetes, or other chronic conditions.

But to Nelson (2007), withdrawing from work shall be a gradual process to prevent retirement anxious. Before retiring from a career, as claimed by Dingemans, E., Katja M. (2019), a retirement plan is essential for retirement well-being and comfortable life in the future. Prosperity, health, and happiness should be the reward of retirement, not retirement anxious. According to Tiongco (2015) in the 2015 retirement survey, the Philippines is next to Vietnam (95%) in terms of retirement anxiety.

In preparation for comfortable retirement life, especially for low-income employees, a retirement plan should include a component of personnel development required by the Human Resources Management Office (HRMO). Another possibility is undertaking a special social welfare program of the Department of Social Welfare and Development, providing social and economic services to government employees in the future. However, according to older people (2011) in Ireland, there was a strong sense of government's unfairness about older people who retired from the service. Duchann (2013) also noted that retirement in the UK is responsible for ensuring comfortable retirees, especially those who served in the government or private institution. Is it the a) Government, b) the self, or b) the employer?

The average life expectancy in the Philippines is close to 70 years old (Padin, 2019). So that's at least 10 years of life expectancy beyond retirement. That is the minimum that the retirees should prepare for. But the retired teachers' verbalization about their retirement preparation, most are not prepared to retire, but they cut their service early for personal reasons. The same with Schmäzle, M., Martin W., & Oliver H. (2018), early retirement without preparedness is due to health, family, and financial burden. But Risk and Process (2013) suggested that employees should well-prepared before retirement for future unexpected life changes. Perhaps, the retirement plan is like a career road map that guides future retirees to reward retirement prospects. Included in the retirement plan as recommended by Bolles & Nelson (2007) in their book “What is the Color of your Parachute?” Should a) Development b) Productivity, and c) Leisure so that retirement is enjoyable.

Regardless of retired teachers' economic status, there are enjoyable experiences, frustration, and problems in wellness. However, low-income teachers who were entirely dependent on their monthly salary have a greater chance of having painful experiences

unless, as claimed by (I<sub>1</sub>), that “Retirement is enjoyable when they already established other sources of income.” But another informant described that being *Pensionado* (pensioner) as they say, is enjoyable not because you have the money but because you can travel anywhere. While Informant (I<sub>5</sub>) stressed, “Retirement is enjoyable because you are freed from the stressful school work.” Like a bird soaring in the sky is a positive retirement prospect, and these are the well-being status of the successful retiree, as Adair (2007) described in his book “Essential Qualities.” Additionally, to have an enjoyable retiree’s life, according to Bolles and Nelson (2007), the following recipe must be combined: a) Happiness b) Health and c) Prosperity.

Indeed, retirement is enjoyable when retirees are healthy and happy. Happy to enjoy the fruits of their labor force in the government or companies. They can go overseas to explore other pursuits. Others can be employed in private institutions as consultants if they desire (ABS-CNB News, 2015). But on the opposite side, retirement is frustrating because of unexpected challenges. The unforeseen challenges, according to Walsh and Harvey (2011), include a) Lack of health services, b) Financial loss, c) Erosion of financial assets through inflation, d) Decline in cognitive function, and e) Income support. About 65% of older people experience frustration because of these.

Informant (I<sub>2</sub>) and (I<sub>3</sub>) verbalized, “I keep my small earnings for my health maintenance” and “I was very happy if they offered me extra work while I'm strong. I want to retire at the age of 80”. The study reveals that income support or assistance became one key area for older teachers. The master teacher in the early years received an average monthly salary of 12,000.00 pesos while the Teacher 1 received 9,000 pesos. Indeed, that amount was not sufficient for their children's education and health, for light and water bills, including food and rent, especially if the husband or wife has no work.

Teachers are forced to borrow money in the Government Service Insurance System (GSIS) and other private lending institutions because of their minimal salary. However, upon reaching the statutory retirement age, their unpaid loan is automatically deducted from their retirement pay because of loan policies required of the lending institution. The retiree was lucky to receive an excessive amount for him, but if none, the retirees don't receive a retirement benefit. Mateo (2017) confirmed this scenario in her reports in the Philippine Star that by 2018, 23,000 teachers will retire without receiving a pension due to unpaid loans to GSIS, excluding other private lending institutions.

Result in the study, as verbalized during the focus group discussions, the retirees were receiving a minimal pension because of an unpaid loan while others have none at all. Another one lost her pension in the networking business because of these scenarios that affect the financial being and even retired teachers' emotions. Anxiety and depression will sometimes occur. It contradicts Robinson (2017), who said that older people should not suffer from depression or anxiety because these are not an inevitable part of retirement and aging. But one informant narrated that anxiety and depression sometimes occur when she lost her money while battling for her health. The same with the idea of NewsSkerrett, P. (2012) in “Is retirement good for health or bad for it?” The retired teachers were also continued working to keep them busy. The same to a retirement survey by Henson (2018), 84 percent of the ASEAN said they are looking to continue working after their retirement, either on a full-time or part-time basis, to keep them busy and pursue their interest enjoy life. Contrary to 59% of the respondents who said they expect to keep working beyond retirement due to financial considerations such as improving their living standards.

Retirees' frustration is simply connected to their low retirement savings, lack of preparation, and poor investment. Meanwhile, Peter (2007) said that the risk in retirement is the investing of money. According to the 2018 Manulife Investor Sentiment Index (MISI), most Filipinos lack preparation. They only have an average saving to last for 3 -

6 months. As added by Henson (2018), Filipino teachers' retirement saving is the lowest in Asia. The Philippines lags behind Hongkong, China, Taiwan, Singapore, Malaysia, Thailand, and Indonesia. Therefore, retirement pay should be invested wisely in retirement preparation, especially when their health is declining. It is not the stem that their family members will support them during this period.

Health care problems like mild stroke, anxiety, stress, and depression are common painful experienced and retired teachers' challenges. Depression is often accompanied by confusion, forgetfulness, and inattention to personal hygiene, sometimes it's mistaken for dementia, but they may be masking depression, according to Slowik (2011). While Anxiety or stress about retirement can spring from various issues, one of the most common is the loss of personal identity. The second one is the loss of workplace camaraderie (Schlossberg, 2008). But it contradicts Simiao C, Pascal G. & Till B. (2019), who said that retirement does not significantly impact stress.

These experiences of retirees may be due to sudden changes in their regular activities. The Risks and Process of Retirement Survey (2013) collaborated that retirees' experiences encountered mild stroke during their retirement. It is also revealed in the Commission of Older People (2011) report in Ireland that the risk of having high blood pressure after retirement is high. Because men drink more and take less vigorous exercises after they get retired, Feng, J. et al. (2019) said that it also increases weight and Body Mass Index (BMI), especially among men.

The indigenous people retired teachers have different kinds of work. Some were engaged in businesses while caring for their grandchildren, but mostly they engaged in swidden farming. It was not surprising that those who have a business are those who retired early, and besides that, they look young, they look healthier than those who retired late. According to Nelson (2007), this work gives a healthy lifestyle to counter their stress. However, having a regular job is not enough to counter stress. They should also participate in social activities so that they enjoy their senior life.

Finally, Wealth and health care are the two most important factors contributing to a meaningful retirement life. As verbalized by the informant and collaborated by Taylor & Doverspike (2003), having adequate post-retirement income and better preparedness have a more positive attitude toward a successful retirement prospect. However, the challenge to teachers in academic institutions is that not all teachers will retire with adequate financial resources (Gist, Wu, & Verman, 2004). Another problem is the decline in their health conditions due to possible ailments that involve retirement anxiety or stress, and worries resulting from the cessation of active working life. Therefore, the institution's retirement insurance and retirement plan to their employees are significant because of the uncertainty of retirement life.

## **CONCLUSION**

The retirement plan plays a vital role in future retirement benefits and compensation. There is a mandatory retirement contribution to Government Service and Insurance System (GSIS) for government employees and Social Security Service (SSS) for private employees in the academic institutions. Employee cooperatives were also established by the employees to increase their mutual benefits and future retirement investment. Simultaneously, others may take their opportunities to invest in private insurance companies in preparation for retirement.

This study's primary intent is to describe the life trajectory of the indigenous people retired teachers relative to the central question "What are the experiences of the indigenous people retired teachers, the challenges and wellness after terminated from work?" The study revealed that retired teachers' painful experiences are related to insufficient income support, livelihood support, mismanagement of pension, zero pension

due to loans, and health risk. The study also revealed that early retirement is gainful, and retirement readiness contributes to retirees' comfortable life.

The life trajectory of the retired teachers implies retirement policies and programs of the institution. The Department of Social Welfare and Development (DSWD), as a government entity, can develop social welfare programs to provide better welfare and opportunities for low-income public school retired teachers. It is also helpful if the retirement readiness is integrated into the institution's personnel and human resource development programs to ensure a comfortable retiree's employees' lives after terminated from work. Considering the retired teachers' welfare, social researchers can conduct further retirement study on more varied respondents employing a mixed-method approach.

Findings in the study could also serve as a knowledge base on government policy involving retirement benefits, loans, retirement plans, and programs. A retirement plan/program that prevents the chances of stress, depressions, and anxieties of retirees in the future.

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