

Life After the Classroom: Challenges of Retired Elementary Teachers in the Philippines

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Submitted: 27 December 2024. Accepted: 22 September 2025. Published: 17 October 2025

Volume 34, 2026. pp. 633–652. <http://doi.org/10.25133/JPSSv342026.032>

Abstract

This study primarily aimed to explore the challenges experienced by retired elementary teachers in Bayawan City, Province of Negros Oriental, Philippines, focusing on their financial, physical, and emotional challenges. Using a descriptive phenomenological design, this study involved conducting in-depth interviews with 12 retired elementary teachers, followed by a reflexive thematic analysis to generate key themes. The researchers generated three themes: difficulty in managing one's financial life, difficulty in dealing with old age and aging, and difficulty in transitioning from employment to retirement. Results show that financial difficulties are prevalent among retirees, particularly those who opt for a lump sum payment instead of a regular pension. This decision often leads to financial instability, making it hard for retirees to meet daily needs and afford necessary medications, resulting in stress and ineffective resource management. Health maintenance is another significant challenge, as retirees must manage chronic conditions, maintain a healthy lifestyle, and cope with the physical limitations that accompany the aging process. Furthermore, transitioning from employment to retirement presents emotional challenges, as retirees often struggle to find new sources of joy and engagement. The findings underscore the importance of comprehensive support systems that encompass financial planning, health management programs, and social engagement opportunities to enhance the quality of life and promote satisfactory aging among retired elementary teachers.

Keywords

Emotional challenges; financial challenges; lived experiences; physical challenges; retired elementary teachers; retirement

Introduction

The work-to-retirement transition is a significant phase in an individual's life, involving various changes in their daily routine, career roles, environment, and management systems (Rodríguez-Monforte et al., 2020). As individuals distance themselves from the workforce, they may experience psychological and behavioral adjustments, as well as other social changes, that can impact their health and well-being. Retirement benefits, such as government-sponsored pension plans, are crucial in providing financial security for retired individuals, including teachers who rely heavily on these plans for their livelihood (Fuchsman et al., 2023). Particularly for those in socioeconomically challenged groups, retirement may offer a chance to have a fresh sense of purpose (Yemiscigil et al., 2021).

Since the most obvious changes in social circles, identities, lifestyles, and the most vocal need for independence take place during the retirement transition, this may be the best moment to implement interventions (Fadeeva et al., 2025). Thus, inadequate support during retirement transitions can significantly impact an individual's overall well-being and adjustment to retirement. Providing the necessary support and resources is crucial to ensure a smooth and fulfilling retirement experience for individuals (Cerezo Magtira & Ancho, 2021). For future retirees, especially those who will be retiring early and unexpectedly, retirement policy and planning activities should support a comprehensive approach to retirement preparation (Noone et al., 2013).

Retiring elementary teachers in the Philippines' Department of Education face a pressing challenge in accessing timely support, particularly given the increasing number of retirements each year (Rosales & Legaspi, 2022). Middle-income Filipinos, in general, are not adequately prepared for retirement, particularly in terms of financial well-being and contingency planning. Retirement may lead to reduced cognitive engagement, potentially accelerating cognitive decline and the aging process. However, few studies have comprehensively examined how individual choices about retirement influence the connection between retirement and cognitive decline (Clouston & Denier, 2017). Hence, analyzing the current trends in raising the pensionable age is also significant as it provides insights into the broader policy landscape surrounding retirement (Axelrad & Mahoney, 2017).

Gathiira et al. (2019, p. 82) stated that "retirement is a process where planning decisions often focus on subjective life expectancy, a mental model of the years remaining before one dies. Indeed, it marks the real exit of an individual from their career job." Entering retirement entails the loss of specific work-related roles and resources, which can propel individuals into a new phase of life (Henning et al., 2016). Leaving a career alters social and psychological resources, resulting in variations in individual well-being (Gathiira et al., 2019). Retirement is more likely to be perceived negatively when specific work-life conditions fulfill critical individual needs (Henning et al., 2016). Adaptation challenges may arise due to specific resource shortages, potentially resulting in stress and a less healthy and fulfilling lifestyle after retirement (Bacharach et al., 2008).

In an aging society, disengagement from one's work-related identity and the quality of retirement adjustment have emerged as significant concerns for individuals and organizations (Froidevaux et al., 2018). To gain a deeper understanding of retirement, it is essential to explore the specific aspects that individuals leave behind, what they are transitioning into, and how they cope with the perceived challenges associated with this transition (Henning et

al., 2016). It is crucial to recognize that everyone has unique experiences and perspectives, resulting in diverse ideas and approaches to retirement (Cerezo Magtira & Ancho, 2021). Retirement is also influenced by the number of years an employee has served. This consideration may prompt individuals to retire early, but they may continue working, thereby allowing them to explore different career paths (Cerezo Magtira & Ancho, 2021). Retired elementary teachers, whether from public or private institutions, encounter various challenges as they navigate the transition to retirement. The adjustment to retirement is influenced by factors such as pre-retirement self-esteem, retirement planning, voluntary retirement decisions, and health conditions (Reitzes & Mutran, 2004). The structure of teacher retirement plans can also influence retirement timing, potentially resulting in a narrow range of retirement ages and job tenures (Hosek et al., 2023).

The lived experiences of retired elementary teachers, particularly their financial, emotional, and physical challenges, can be meaningfully interpreted using Schlossberg's Transition Theory, which highlights how individuals cope with significant life changes such as retirement by analyzing four key factors: situation, self, support, and strategies (Anderson et al., 2012). This model explains how retirees' ability to adapt depends not only on their personal resources but also on their social support systems and coping mechanisms, such as engaging in community groups or church activities, as shown in the present study. Likewise, continuity theory, proposed by Atchley (1989), offers valuable insight, suggesting that individuals strive to maintain consistent patterns of behavior, social roles, and activities across life stages, including retirement.

For instance, the retired teachers in this study who maintained social connections and daily routines experienced greater emotional stability, supporting Atchley's view that continuity contributes to psychological well-being. Moreover, the life course perspective emphasizes how cumulative experiences, such as financial preparedness and health behaviors during one's career, shape retirement adjustment (Settersten, 2015). These theories complement the study's findings, highlighting that retirees' difficulties are not isolated events but interconnected consequences of lifelong patterns, social environments, and structural support, reinforcing the need for holistic retirement policies.

The results of this study are expected to provide a valuable reference for retired elementary teachers and be utilized to create resources, workshops, or counseling services specifically designed to address the identified challenges during the transition to retirement for educators. This study primarily aimed to explore the challenges experienced by retired elementary teachers in the Philippines. Specifically, the following research question guided the investigation: What are the lived experiences of retired elementary school teachers, specifically focusing on the emotional, financial, and physical challenges they face during the transition to retirement?

Literature review

Transition from working life to retirement

Retirement is a phase in life that allows individuals to relax and transition into a peaceful existence, preparing for their senior years. As the population ages, the importance of sustainable planning and management for retirement becomes increasingly critical

(Tirasuwanvasee & Joomsoda, 2023). Addressing retirement planning and preparation is crucial to ensure that retirees can enjoy a sustainable and comfortable life after years of hard work (Cerezo Magtira & Ancho, 2021). The dynamics of retirement shed light on the strategies individuals employ to sustain, negotiate, or reinvent themselves during this period (McVittie & Godall, 2012). Different perspectives can give rise to concerns and hopes regarding retirement. However, regardless of a retiring teacher's feelings towards retirement, early planning plays a vital role in assessing their readiness for the future and significantly contributes to a sustainable retirement. Therefore, addressing retirement readiness is crucial in meeting teachers' needs for a secure, healthy, and personally satisfying retirement (Cerezo Magtira & Ancho, 2021).

As the population ages and life expectancy increases, it presents a considerable challenge for individuals, businesses, and governments to ensure sufficient living standards in retirement (Clark & Newhouse, 2019). Thus, understanding how retirees adjust to their new lifestyle is crucial, as this knowledge can help occupational therapists support individuals during their transition into retirement and promote their health and well-being, as evidenced in a study of older adults in southern England (Pettican & Prior, 2011). Haron et al. (2021) highlighted several themes related to financial readiness for retirement, including perspectives on retirement, preparation, planning, saving, and managing financial challenges. Indeed, financial behavior has a significant impact on well-being and life satisfaction (Herrador-Alcaide et al., 2021). As retirement research should aim to support citizens in their financial decision-making (Swift et al., 2019), it is crucial to consider the role of financial behavior in this context. A reliable old-age pension system ensures the well-being and quality of life of seniors.

Challenges faced by retired elementary teachers

Retirement brings about significant changes and challenges that deeply impact an individual's sense of self. Many individuals closely associate their identity with their profession, and upon retirement, they may experience a sense of loss and struggle to reevaluate their self-worth (Mugambi et al., 2020). Retirees with access to various retirement resources, including tangible and mental support, are better equipped to navigate the challenges during the transition period, improving their well-being after retirement (Yeung & Zhou, 2017). Teachers may find it challenging to transition from the classroom to retirement, as they have devoted a significant portion of their lives to their profession (Wilson & Aggrey, 2012). Unfortunately, many teachers fail to prepare adequately for their post-retirement lives, leading to a difficult transition, as they struggle to leave the classroom and face a range of challenges, including shock, emotional distress, and psychological trauma, making their retirement years more challenging than anticipated (Wilson & Aggrey, 2012).

In Nigeria, retirement often presents significant challenges, leading to a less-than-ideal phase of life. Common difficulties include a steep decline in income, impacting purchasing power, alongside changes in self-identity, depression, and a diminished sense of fulfillment due to the loss of social connections and meaningful work (Ejionueme, 2012). Additionally, a study among Korean retirees revealed that the meaning of life is a crucial factor linking activity and social interest to decreased levels of depression (Kim et al., 2015). The lack of financial resources can lead to additional hardships, including poor health resulting from the inability to afford a balanced diet or cover medical expenses (Musila et al., 2019). The financial stress associated with job loss or retirement is a common source of distress for older adults, mainly when there is a lack of social support to compensate for the financial changes (Mugambi et al.,

2020). These financial challenges can significantly impact the overall well-being and quality of life of retirees. Retirees face financial problems not only due to low pay during their working years but also due to delays in processing their pensions. This limited purchasing power makes it challenging for retirees to meet their basic needs, including food, clothing, shelter, and healthcare (Musila et al., 2019).

As retirement approaches, health behavior becomes increasingly relevant, as this transition affects individuals' overall activity levels (De Los Reyes & Lausa, 2019). The number of available resources plays a significant role in retirees' ability to navigate the challenges during this transition, which can impact their physical and psychological well-being after retirement (Yeung & Zhou, 2017). Health becomes a long-term concern for the aging population since aging is often associated with the onset of chronic diseases and physical decline (Kennedy et al., 2014). Retirees will likely experience age-related challenges, including poor eyesight, back pain, hypertension, arthritis, and stroke (Musila et al., 2019).

Coping strategies of retired elementary teachers

Social connection, both within and outside the community, is vital in providing retirees a sense of belonging and support in their pursuit of friendship (De Los Reyes & Lausa, 2019). Accepting irreversible bodily changes and preserving meaningful interpersonal relationships are two key themes that emerged from the phenomenological investigation into the lived experience of becoming and being an older person (Washburn & Williams, 2020). Thus, retirees can continue to foster relationships and contribute to their communities by engaging in church activities, organizations, and outreach programs (Cerezo Magtira & Ancho, 2021).

Social engagement, which encompasses participation in community meetings, volunteer work, religious activities, and neighborhood improvement programs, is crucial for retirees' involvement (Nizeyumukiza et al., 2020). Some retirees aspire to educate others during their retirement years by conducting seminars on health, wellness, and backyard farming for various community groups (Cerezo Magtira & Ancho, 2021). By creating more opportunities for retired individuals to actively participate in community life, we can enhance their satisfaction and provide them with a fulfilling retirement experience (Nizeyumukiza et al., 2020).

One of the challenges to the sustainability of pension systems is that individuals without specialized financial training often struggle to effectively manage their retirement resources and align them with their intentions (Herrador-Alcaide et al., 2021). Some retired teachers choose to engage in various social activities, such as pursuing their passions, starting businesses, or volunteering for community initiatives (Cerezo Magtira & Ancho, 2021). Teachers employ coping mechanisms throughout their careers, including cognitive, emotional, and behavioral techniques, to soothe and adapt to the stressful educational environment (Admiraal et al., 2000). Government retirement programs play a crucial role in providing valuable support for teachers who aspire to establish their businesses, addressing the financial aspect of their transition (Cerezo Magtira & Ancho, 2021).

Benefits and privileges of older adults in the Philippines

Addressing the needs of older adults is essential (Abalos et al., 2018). In the Philippines, the government recognizes the importance of supporting indigent senior citizens through the

Social Pension Program for Indigent Senior Citizens (SPIISC). This program provides a monthly stipend to augment their daily subsistence and medical needs. The Expanded Senior Citizens Act of 2010 (RA 9994) further demonstrates the government's commitment to supporting senior citizens through social security programs. While the primary responsibility for caring for senior citizens lies with Filipino families, the government acknowledges its role in providing social security programs.

The 1987 Philippine Constitution (Republic of the Philippines, 1987) recognizes the duty of families to care for their elderly members while empowering the state to implement just social security programs. The Department of Social Welfare and Development (DSWD), as the chair of the National Inter-Agency Coordinating and Monitoring Board of the Expanded Senior Citizens Act of 2010, collaborates with other agencies to develop and implement practical approaches to address the emerging concerns of senior citizens. Through social welfare programs and financial assistance initiatives, the government aims to improve the overall well-being and quality of life of senior citizens in the Philippines. These programs provide a safety net, ensuring access to essential services, support, and financial assistance. By working with families and relevant agencies, the government strives to fulfill its commitment to supporting and caring for the elderly population.

Two major laws were enacted to address concerns of senior citizens: Republic Act Number 7876 (Republic of the Philippines, 1995) and Republic Act Number 9994 (Republic of the Philippines, 2010). Republic Act Number 7876 mandates the establishment of the Office of the Senior Citizens Affairs (OSCA) in all Local Government Units (LGUs). At the same time, Republic Act Number 9994 provides for a 20% discount on basic food and medicine purchases. They mentioned that they could explore other hobbies, like joining community groups and participating in leisure activities (De Leon, 2014). Additionally, Republic Act Number 9994 provides a vital healthcare benefit for senior citizens by granting them a 20% discount on basic food and medicine purchases. This discount significantly alleviates the financial burden of healthcare expenses for senior citizens. Notably, the law allows LGUs to expand the scope of subsidized services and goods for senior citizens based on their area's specific needs and issues. To effectively improve the quality of life for senior citizens, it is crucial to understand their actual needs and preferences. According to Carandang et al. (2019), it is essential to identify the specific requirements of senior citizens to provide them with appropriate assistance and services.

Methodology

Design

This study employed a descriptive phenomenological design, in which unstructured in-depth interviews were conducted with 12 retired elementary school teachers in Bayawan City, Philippines. We used this design because the data were based on the participants' stories and views, allowing them to share their lived experiences as retired elementary teachers who faced challenges during the transition to retirement.

Setting

The study was conducted in Bayawan City, Third District, Negros Oriental Province, Philippines. The Local Government Code of 1991 (Republic Act No. 7160) classifies all cities in the Philippines into one of three legal categories: (a) highly urbanized cities with a minimum population of 200,000 inhabitants; with annual income of at least PHP 50 million or USD 1 million, (b) independent component cities that have charters that explicitly prohibit their residents from voting for provincial officials, and (c) component cities that do not meet the requirements to be considered as a highly urbanized city and is therefore deemed part of the province in which they are geographically located. Moreover, the Republic Act 11964, known as the Automatic Income Classification of Local Government Units Act, classifies cities into five classes, according to their income ranges and based on the average annual regular income for three fiscal years preceding a general income reclassification Bayawan is a component city and a second-class city having obtained an average annual regular income of more than PHP 1 billion but less than PHP 1.3 billion.

Participants

The study's data sources comprised 12 retired elementary teachers with diverse marital statuses and equal representation of both genders (See Table 1). These teachers were assigned to public schools in Bayawan City. The inclusion criteria require participants to be: (a) retired teachers already, (b) should have retired in the year 2021 or earlier (at least three years at the time the study was conducted), and (c) willing to participate in this study voluntarily. The study utilized snowball sampling to identify and recruit eligible participants.

Table 1: Basic Demographic Information About the Study Participants

Participant (pseudonym)	Sex	Age	Civil Status	Teaching Position Held Prior to Retirement	Basic Monthly Salary (gross income in PHP)	Number of Years as a Retiree
Amelia	female	74	married	Teacher III	17,880	14
Bianca	female	75	widow	Teacher II	15,119	15
Cecilia	female	78	single	Teacher II	16,726	14
Diana	female	76	married	Teacher II	19,940	12
Emma	female	80	married	Teacher II	10,535	20
Fatima	female	83	single	Teacher II	10,535	23
Gabriel	male	67	married	Teacher II	21,387	7
Henry	male	68	married	Teacher III	28,276	3
Ismael	male	63	married	Teacher I	23,877	3
Joseph	male	74	married	Teacher II	19,940	9
Kenneth	male	66	married	Head Teacher III	30,531	3
Leonardo	male	80	married	Principal I	45,269	20

Note: The monthly salary is based on the prevailing salary grade in the year immediately preceding the participants' retirement (1 USD ≈ 58.30 PHP). For instance, Amelia (the first participant) retired in 2006, 14 years ago. Thus, the prevailing monthly salary of their teaching position (which is Teacher III) is reflected in the sixth column.

Data gathering procedure

The data collection process involved conducting unstructured, face-to-face, in-depth interviews with the retired elementary teachers. The interviews were designed to be open-ended, allowing participants to share their personal experiences and perspectives in addressing their financial, physical, and emotional challenges. We began by identifying retired elementary teachers in Bayawan City, Negros Oriental, Philippines, who had a minimum of three years of retirement experience. Once the participants were identified and their eligibility confirmed, the researchers provided comprehensive study details to ensure the rights and privacy of the participants were protected. This step aimed to ensure that the retired elementary teachers were well-informed about the research objectives and their role in the study.

The interviews were conducted in April and May 2024. The interviews were digitally recorded to accurately capture the participants' responses and facilitate a detailed exploration of the challenges experienced by retired elementary teachers. Each interview lasted approximately 45 minutes. The interviews were conducted personally by the project leader and the research team members. The recordings were transcribed; translation of relevant data extracts took place thereafter. Thematic clusters were identified, coded, and analyzed to generate key insights and themes from the data.

Analysis

The participants' stories were examined using thematic analysis, following the six phases by Braun and Clarke (2021). The six phases for analysis are the following: (a) familiarizing with the dataset, (b) coding, (c) generating initial themes, (d) developing and reviewing themes, (e) refining, defining, and naming themes, and (f) writing up.

Ethical considerations

Informed consent was obtained from all participating retired elementary teachers, emphasizing their voluntary participation, the purpose of the study, the confidentiality of their responses, and their right to withdraw from the research at any point without consequences. Confidentiality measures were implemented to safeguard the anonymity of the participants and the confidentiality of the data collected during the interviews. The Negros Oriental State University Research Ethics Committee granted ethics approval prior to the commencement of fieldwork to ensure that no ethical standards would be violated during the research with participants (Reference Number: REA-2023-EXA-S-0034).

Results

Through reflexive thematic analysis, it was found that retired elementary teachers faced challenges in financial management, health maintenance, and the transition from employment to retirement. Financial difficulties are prevalent among retirees, particularly those who choose a lump sum payment instead of a regular pension. This decision often leads to financial instability, making it hard for retirees to meet daily needs and afford necessary medications, resulting in stress and ineffective resource management. Health maintenance is another

significant challenge, as retirees must manage chronic conditions, maintain a healthy lifestyle, and cope with the physical limitations that accompany the aging process. Furthermore, transitioning from employment to retirement presents emotional challenges, as retirees often struggle to find new sources of joy and engagement. The loss of a structured work life and reduced social interactions contribute to feelings of isolation and decreased mental well-being.

The researchers generated three themes through thematic analysis of in-depth interview transcripts to highlight the lived experiences of retired elementary teachers, particularly the challenges they faced in financial management, health maintenance, and the transition from employment to retirement. These themes are: (a) difficulty in managing one's financial life, (b) difficulty in dealing with old age and aging, and (c) difficulty in transitioning from employment to retirement.

Theme 1: Difficulty in managing one's financial life

The first theme highlights the significant challenges retired teachers face in managing their financial lives during the post-retirement period. It highlights the complexities of handling pension or lump sum payments, navigating economic pressures such as inflation, and balancing limited income with expenses. Retired educators often face the daunting task of stretching their resources to cover essential needs while also planning for long-term financial security, all against the backdrop of uncertain economic conditions and potential unexpected costs, such as healthcare expenses. Additionally, this theme amplified the following subthemes: opting for a five-year lump sum and suffering later, and financial adjustment.

Opting for a five-year lump sum and suffering later. Retired teachers who opt for a five-year lump sum payment may encounter financial difficulties later, which could impact their ability to meet their daily needs. Ismael (63 years old) shared, "When I retired, there was only a small amount left from my lump sum. If I had chosen the 18-month lump sum, I would still be in debt, so I opted for the five-year lump sum. I got a small amount, and within a year, it was all gone."

Another retired teacher, Henry (68 years old), recounted, "The money I received got spent very quickly. When I retired, I received PHP 1.8 million as a lump sum, but it was quickly spent because money is really easy to spend. I tried to start small businesses, but they failed, and the money ended up with other people." He further narrated, "When I retired, I had nowhere else to go because I did not have any money left. The money I have now is not all gone yet because I still have some left, but not much."

On the other hand, despite having a pension, the retired individuals found it challenging to afford daily expenses without additional income, highlighting the financial strain of being the sole earner in the household. Reflecting on the financial difficulties faced in retirement, Diana (76 years old) remarked, "It was very expensive to provide for my family's daily needs. On top of that, no one else was working and earning, which is why I can't say that just having a pension makes things comfortable. I was the only one earning then, and I am the only one with a pension now."

Another teacher shared about the financial difficulties of retirement. He expressed his anxiety over running out of money and the stress of having no remaining funds. Gabriel (67 years old) shared, "Once my money is drained, I get stressed because I have no money left, and I realize that my investment has failed."

Financial adjustment. This subtheme addresses the challenges of transitioning from employment to retirement, focusing on managing finances, adapting to changes in income, and planning for financial stability. Retired teachers emphasize the importance of paying off debts and achieving financial goals while still working to ensure a smoother transition to retirement.

Ismael (63 years old) expressed dissatisfaction with unemployment, emphasizing the challenges of living without a steady income and the inability to afford necessities. "I am not happy that I do not have a job because it is tough without money. I cannot buy anything, and when someone sells banana cue, I am unable to buy it. I end up saying, 'Oh my God,' this is not like before when I was working, and my wallet always had money."

On the other hand, Kenneth (66 years old) advised new teachers to pay off their loans before retiring, emphasizing that retiring with debt makes the transition much more complicated: "If you take out a loan, remember to settle your debt by the time you retire because it is tough to retire when you are still in debt." Another retired teacher, Amelia (74 years old), advised, "So to those new teachers, make sure to pay off all your debts. Do not retire if you have not settled your debts yet. Achieve your ambitions, such as building a house and buying a vehicle, while you are still working."

The financial difficulties encountered by retired teachers in the Philippines remain a pressing concern, as many struggle to manage their resources after leaving the workforce. Specifically, one contributing factor is the common practice of opting for lump sum retirement payouts, which are often exhausted quickly and result in long-term financial strain (Ferrer, 2017). Furthermore, the situation is exacerbated by a widespread lack of financial literacy and planning skills, leading many teachers to enter retirement while still burdened with unpaid debts (Lusardi, 2019). Supporting this point, studies reveal that financial capability among public school teachers tends to be low, as reflected in poor money management habits, insufficient financial preparation, and limited understanding of financial matters (Lusardi, 2019).

As a consequence of these financial hardships, many retirees also experience heightened psychological distress, compounded by feelings of isolation and insecurity (Ryu & Fan, 2023). Given these realities, scholars have recommended proactive interventions, such as integrating financial literacy education into teacher training programs to better prepare educators for retirement. Furthermore, the implementation of socioeconomic support programs targeting teacher welfare within educational institutions has been proposed to alleviate these financial burdens (Doyle et al., 2023). Ultimately, these proposed measures aim to enhance the financial stability of teachers and foster a more secure and fulfilling retirement experience.

Theme 2: Difficulty in dealing with old age and aging

The second theme focuses on older adults' challenges, including physical deterioration and chronic health conditions. Access to quality healthcare and financial burdens complicate their situation, making it challenging to maintain independence and mobility. Social isolation exacerbates these issues, underscoring the importance of robust support systems. Despite these challenges, many older adults adapt by staying active, engaging socially, and using available resources to maintain a positive outlook.

Reflecting on retirement and aging, Diana (76 years old) shared, “When I was still teaching, it was really exhausting, so when I retired, I wanted to work at home, but it turns out my body is also tired. Just imagine, I retired at 65, but by the time I turned 70, my body was already weak.”

Moreover, knee pain is prevalent among retired elementary teachers, often lingering even after they retire and spend more time at home. Leonardo (80 years old) shared, “My knees are tired and painful, making it hard to work, especially at this age – I’m already 80 years old.” Diana (76 years old) also added, “I feel better during the day, but at night my illness worsens. It’s really unavoidable for me to urinate at midnight; I can’t immediately stand up because my knees hurt.”

Another retired teacher, Joseph (74 years old), narrated, “I have pain here (pointing to his left leg). Before, I was used to riding a motorcycle. I can’t rely on it now. My children won’t let me ride a motorcycle. It’s painful because if I fall off a motorcycle, I can’t get up, and if I fall on the floor, I can’t get up.”

Despite these challenges, many older adults adapt by staying active through activities such as walking or gardening, engaging socially with friends and community groups, and eating a balanced diet. Emma (80 years old) thus recounted, “I have learned to prioritize my physical health. I make sure to eat healthy and not skimp on expenses, using my pension wisely to maintain a proper diet. It is crucial because if I fall ill, it really takes a toll on my well-being, and I end up bearing the consequences.”

Another retiree, Fatima (83 years old), narrated, “Now that I’m retired, I usually take walks along the boulevard and stroll around [one of her coping mechanisms]. I feel blessed that I don’t have any illnesses now that I’m retired. Every Sunday, I attend church. I thank God for how He has blessed me.”

Diana (76 years old) added, “Now, I exercise; every morning, I spend two hours watering and planting, just using a small bucket because if it’s big, I won’t be able to lift it repeatedly for those full two hours. I also do the laundry and ironing because it keeps me moving.”

Sustaining one’s medication is another challenge that retirees face. This involves affording medication while managing a limited income post-career. Ismael (63 years old) thus shared, “It’s really very hard because I don’t have a job, and I’m just relying on asking my siblings for help... And now I have a hard time buying my maintenance medicines, so I just endure it and won’t be able to take them this month.” He added, “Now that I’m retired, I’m really struggling financially, and I also have maintenance medications. My maintenance costs around PHP 5,000 monthly for my diabetes, and for my high blood pressure, plus vitamins for my eyes. It’s very expensive and I can’t afford it anymore.”

Reflecting on his health challenges, Joseph (74 years old) shared, “I have maintenance medications because my sugar levels are high. I used to eat as much as I wanted, but now I’ve noticed that when I eat a lot of fatty foods, my feet swell even more. I don’t have arthritis, and it doesn’t hurt, but when I walk, my feet don’t swell. It’s okay, but I can’t walk fast, just slowly.”

Retirement presents a combination of challenges and opportunities for Filipino teachers. To begin with, many retirees encounter health-related difficulties, financial limitations, and feelings of social isolation, which can significantly affect their quality of life (Alavi et al., 2023).

For instance, chronic illnesses and mobility issues are frequently reported, often resulting in the need for costly medications and healthcare services. In addition to health concerns, financial readiness plays a crucial role in determining retirement outcomes, as inadequate pensions and unresolved debts can prevent retirees from enjoying a comfortable lifestyle (Yuan et al., 2022).

Despite these obstacles, it is essential to recognize that many retirees continue to enjoy the positive aspects of retirement. For example, they often spend meaningful time with family members, engage in recreational activities, and participate in community organizations that foster a sense of belonging (Hutchinson & Kleiber, 2023). Moreover, some retirees proactively manage their health by adopting exercise routines and maintaining proper nutrition, which helps them cope with the aging process (Clark et al., 2011).

In connection to these personal efforts, adequate preparation for retirement—both on an individual level and through institutional support—has been recognized as vital for facilitating a smoother transition into this new life phase (Alavi et al., 2023). Nevertheless, even with the challenges they face, many retirees draw upon their life experiences to nurture family bonds and enhance their overall well-being (Thomas et al., 2017). Taken together, these findings underscore that while retirement may present difficulties, it also requires thoughtful planning and adaptation to ensure a satisfying and meaningful post-career life.

Theme 3: Difficulty in transitioning from employment to retirement

The third theme examines the emotional challenges individuals face when transitioning from employment to retirement. It involves finding new sources of joy and purpose, adjusting to changes in social dynamics and financial circumstances, coping with feelings of loss and idleness, maintaining mental well-being through leisure activities, and fostering social connections.

Retirees face challenges when transitioning from employment to retirement, focusing on adapting to new social dynamics, redefining relationships, building new networks, and maintaining well-being through leisure activities and meaningful connections.

After retirement, many people seek new sources of joy and purpose, such as gathering with fellow retirees for birthdays, fostering new bonds, and adjusting to daily routines. Engaging in church activities and maintaining friendships helps them stay active, contributing to their mental and physical well-being. Fatima (83 years old) narrated: “Right now, we have a group of retired teachers, and whenever someone celebrates their birthday, we gather together. At least, we still bond with each other, and it also helps because it changes our daily routine. We also share laughter with our companions; we laugh because we are happy.” Another participant, Bianca (75 years old), shared: “After I retired, I have been active in church. At least I am still with the group and friends, and my health is still good, so I can still go out.”

Reflecting on the changes in daily life post-retirement, a retired teacher noted a shift to a quieter environment at home, with less extensive social engagement compared to their active working years. Diana (76 years old) stated, “Now that your environment is reduced because I am only at home washing clothes, ironing, managing a store, the environment is smaller, not as expansive as when you are working. In the past, there were meetings. Now, there are still meetings, but this time in our senior citizens' group.” Another retired teacher, Ismael (63 years

old), shared: “Now that I’m retired, I just sit and feel emotional because there’s nothing I can do. My eldest child is still in school and hasn’t finished yet.”

Retired teachers expressed discontent due to having no job and feeling a sense of loss from the professional role they once had. They miss the daily fulfillment and structure that teaching provided in their life. Reflecting on his retirement adjustment, Cecilia (78 years old) remarked, “Now that I am retired, I also think that I might miss working.”

Retirement poses considerable challenges for older adults as they transition from active employment, particularly in terms of emotional, psychological, and financial adjustments required during this life phase (Mukku et al., 2018). In connection with these challenges, many retirees report experiencing mixed emotions, often accompanied by feelings of isolation and loneliness as they adapt to life after work (Donovan & Blazer, 2020).

Nevertheless, despite preparations, socioeconomic obstacles—such as inadequate pension benefits and unresolved debt—continue to impede the ability of some retirees to enjoy a fulfilling post-career life. In response to financial and emotional challenges, many retirees adopt coping strategies by engaging in economic activities, social interactions, and leisure pursuits, effectively viewing retirement as an opportunity to invest their time and energy in meaningful ways (Hutchinson & Kleiber, 2023). For example, maintaining social relationships, attending church activities, and joining retiree organizations are common ways retirees adjust to new routines and promote overall well-being (Chen & Zhang, 2022). Thus, experts recommend implementing employer-sponsored retirement preparation programs, alongside ensuring the prompt and sufficient release of pension benefits, to help retirees navigate this critical transition successfully (Alavi et al., 2023).

Discussion

Entering retirement presents numerous challenges for retired teachers, including financial management, maintaining health, and managing emotional well-being. As retired teachers transition from the structured routines of their careers to the unfamiliar territory of retirement, they must manage their finances, prioritize their health needs, and nurture their emotional resilience. This shift from a professional life defined by work obligations to a more open-ended chapter underscores the critical importance of balancing financial stability, physical well-being, and psychological fulfillment in this new phase of life.

Retired teachers face significant financial challenges, particularly those who opt for lump sum payments over regular pensions. Opting for a lump sum requires careful long-term planning and financial skills, which many retirees may lack. With specialized financial training, these individuals can manage their resources effectively, avoiding the early exhaustion of their funds. This challenge highlights a broader issue for the sustainability of pension systems: ensuring that retirees can adequately manage their financial responsibilities and align their resources with their retirement goals (Herrador-Alcaide et al., 2021). As they age, retired teachers often require more frequent medical prescriptions, which adds to their financial burdens. Some teachers express dissatisfaction with the low benefits they receive, leading them to seek alternative ways to improve their financial situation.

Health maintenance becomes a critical concern as retirees age; navigating the significant life transition of retirement and how individuals choose to allocate their time, whether by choice

or obligation, profoundly impacts their health. These changes in daily routines upon retirement can significantly impact both mental and physical well-being (Olds et al., 2018). Managing chronic health conditions, unexpected medical issues, and physical limitations are common challenges retirees face. To maintain their well-being, retirees should prioritize regular health check-ups, a balanced diet, and exercise. The physical challenges of aging can hinder their ability to perform daily tasks, underscoring the importance of proactive health management. Despite these challenges, many older adults adapt by remaining active through activities such as walking or gardening, fostering social connections with friends and community groups, and maintaining a balanced and nutritious diet. These lifestyle choices contribute positively to their overall health and resilience during retirement.

Thus, the result of this present study contributes to and reinforces the idea that health and staying healthy are a moral discourse, that is, to avoid becoming a burden to society or their families, retirees must maintain their fitness for as long as possible. This is so because retirement does not imply poor health, but rather an opportunity to reinforce positive health activities and enhance lifestyle characteristics in order to attain satisfactory ageing by developing health ageing approaches, strategies, and plans (Monge-Martín et al., 2023).

Additionally, the transition to retirement can be emotionally challenging for many teachers. They often experience feelings of vulnerability, disconnection, and anxiety as they navigate this new phase of life (Cerezo Magtira & Ancho, 2021). These emotional challenges are compounded by financial instability, as many retirees struggle to meet daily living expenses and afford essential medications. The rapid depletion of their financial resources can lead to significant stress, making it difficult for them to manage their limited funds effectively. This financial strain, combined with the emotional toll of adjusting to retirement, underscores the critical need for comprehensive financial planning and support for retired teachers.

The transition from employment to retirement presents emotional and social challenges for individuals. Retirees often grapple with feelings of loss, idleness, and a sense of purposelessness as they adjust to life without the structured routine of a job. The decrease in social interactions and activities compared to their working years can lead to feelings of isolation and a decline in mental well-being. While some retirees may spend more time with family or pursue personal interests, there is also a risk of disengagement from other activities, which can further isolate them from their social environment (Cerezo Magtira & Ancho, 2021). Morse et al. (2018) suggested that improvisational comedy may be a way to treat numerous geriatric disorders, such as depression, stress, and loneliness, all of which are harmful to older persons.

Finding new sources of joy and engagement becomes crucial for maintaining emotional well-being after retirement. Many retirees actively seek out new avenues for fulfillment, such as gathering with peers for celebrations, nurturing social connections, and adapting daily routines. Engaging in community activities, such as church involvement, and maintaining friendships, are essential for keeping retirees active and enhancing their overall mental and physical well-being. These efforts help retirees navigate the complexities of retirement and find renewed purpose in their later years.

The results of the present study hold significant implications, revealing that retired elementary teachers encounter considerable challenges in managing their finances, maintaining their health, and transitioning from employment to retirement. Financial instability often results from opting for lump sum payments instead of regular pensions, making it challenging to cover daily expenses and afford necessary medications. Health

maintenance becomes a critical concern as retirees struggle to manage chronic conditions and maintain a healthy lifestyle, with initial neglect often leading to severe health issues. The emotional transition to retirement is also challenging, as retirees often face isolation and a decline in mental well-being due to the loss of a structured work life and reduced social interactions. These findings underscore the importance of enhancing financial planning, healthcare support, and emotional well-being programs to improve the quality of life for retirees.

This study provides insights into the specific and interconnected challenges retired elementary teachers face in financial management, health maintenance, and the transition from employment to retirement. It reveals that opting for lump sum payments can lead to long-term financial instability, emphasizing the need for better financial education and retirement planning. Additionally, the study uncovers the critical issue of health maintenance, where initial neglect can lead to severe health complications, stressing the importance of continuous health monitoring and support. Furthermore, the emotional challenges associated with the loss of structured work life and reduced social interactions are identified, highlighting the need for programs that promote social engagement and mental well-being. This new understanding can inform targeted interventions and policies to support retirees more effectively.

This research effectively fills a significant gap by concentrating on retired elementary teachers, analyzing the challenges they encounter in managing finances, maintaining health, and transitioning to retirement. By examining the unique experiences of retired elementary school teachers, the study provides valuable insights into the specific challenges and needs of this population during retirement. This specific focus enhances our understanding of the distinct challenges retired elementary teachers face compared to other retirees. By addressing this gap in the literature, the study contributes to the enrichment of knowledge surrounding retirement challenges and the tailored support required for retired elementary teachers. While this study focused on retired teachers in the Philippines, its findings may have broader relevance to retirees in other regions and professions.

The findings of this study carry profound implications for retirement policy and social welfare planning in the Philippines, particularly within the education sector. The recurring themes of financial instability, health maintenance difficulties, and emotional adjustment challenges among retired elementary teachers underscore critical gaps in pre-retirement preparation and post-retirement support mechanisms. Policymakers must urgently revisit pension system structures, particularly the option for lump sum payments, which this research reveals as a significant contributor to financial vulnerability in old age. Strengthening financial literacy programs for teachers nearing retirement, with a focus on long-term resource management, debt reduction, and health contingency planning, is essential to mitigate economic hardships (Herrador-Alcaide et al., 2021).

Furthermore, the emotional toll associated with the abrupt loss of professional identity and structured social interaction highlights the need for community-based programs that facilitate social engagement, volunteerism, and purposeful activities among retirees (Nizeyumukiza et al., 2020). Integrating continuous health monitoring and subsidized access to maintenance medications within retirement benefits can also mitigate the health challenges exacerbated by limited income. Collectively, these measures call for a holistic, multi-sectoral policy approach that not only secures retirees' basic needs but also actively promotes their dignity, autonomy, and well-being during this pivotal life stage.

Limitations

The participants in this study mainly focused on retired elementary teachers who occupied Teachers I, II, and III positions; only two out of the twelve occupied relatively high positions (Head Teacher III and Principal I). Thus, the diversity of participants in terms of teaching positions, including administrative or specialized ones, was not thoroughly explored in this study. Additionally, while the study identified challenges such as financial management, health maintenance, and the transition from employment to retirement among retired elementary teachers, these findings need to be comprehensively captured across various professions and regions. Specific issues related to financial instability, health neglect, and emotional difficulties are likely to vary significantly in different contexts. Lastly, while this study considered the diversity of both genders of participants, a quantitative analysis of how their demographic information was not covered therein was not conducted.

Conclusion

The findings revealed that retired elementary teachers face significant challenges in three main areas: financial management, health maintenance, and the transition from employment to retirement. Financial difficulties are common, particularly among those who opt for lump sum payments over regular pensions, leading to financial instability, difficulty in meeting daily needs, and affording medications, which in turn results in stress and poor resource management. Health maintenance is another significant concern, as retirees must manage chronic conditions, maintain a healthy lifestyle, and adapt to the physical limitations that come with aging. Initial neglect of health often leads to severe problems such as surgeries and hospitalizations. The transition to retirement also poses emotional challenges, as retirees struggle to find new sources of joy and engagement. The loss of a structured work life and reduced social interactions contribute to feelings of isolation and a decline in mental well-being.

The study highlights the significant challenges retired elementary teachers face in financial management, health maintenance, and transitioning from employment to retirement. Financial instability, often resulting from opting for lump sum payments, leads to difficulties in meeting daily needs and affording necessary medications. Health maintenance poses another critical issue, as retirees struggle with chronic conditions and the physical limitations of aging, exacerbated by initial neglect of their health. The emotional and social challenges of transitioning to retirement significantly contribute to feelings of isolation and a decline in mental well-being. Addressing these issues requires targeted interventions, including improved financial education and planning, ongoing health support, and programs that promote social engagement and mental well-being, ultimately enhancing the quality of life for retirees.

By working together, the Philippine government's basic education sector, along with other stakeholders, can create a comprehensive support system for retired educators. This collaborative effort can focus on developing financial literacy programs to help future retirees make informed decisions about their pension options, ensuring long-term financial stability. Additionally, partnerships with healthcare providers can facilitate continuous health monitoring and support, encouraging retirees to prioritize their health and manage chronic conditions effectively. Creating community engagement programs can help retirees discover

new sources of joy and maintain social connections, thereby reducing feelings of isolation and promoting mental well-being. Such a multifaceted approach can significantly enhance the quality of life for retired elementary teachers, ensuring they enjoy a fulfilling and well-supported retirement.

Future directions

Future research may employ quantitative methods to comprehensively investigate the perceptions of retirees. It would be beneficial to explore the experiences of retirees from diverse professional fields beyond elementary education, capturing a broader range of challenges related to financial management, health maintenance, and the transition from employment to retirement. Finally, examining specific issues such as financial instability, health neglect, and emotional difficulties in various contexts could provide a more comprehensive understanding of the factors influencing the well-being of retirees.

Acknowledgments

We would like to express our gratitude to the retired elementary school teachers who participated in this study.

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