Life After Retirement: The Stories of Retirees

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ABSTRACT

Life after retirement is a complex world of uncertainties and happiness. This qualitative research design employing a multiple-case study approach on teachers' retirement aimed to describe the experiences of the three retirees, namely: *Sunset Traveler*, *Farmer in the Dusk*, and *Businessman in Twilight Zone,* who were selected through purposive sampling. Through in-depth interviews (IDI), results revealed that the experiences of the retirees were taking pleasure in retirement, spending quality time with family, being free from pressure, and adjusting to routines. They cope by doing religious activities, asking for help from family members, and prioritizing health. The retirees ask for provision for hospitalization benefits, investing for the future, financial management, and government provision on more comprehensive retirement benefits. These imply the need to highlight the provision for looking into the health and wellness and the retirement benefits and packages of the retired teachers.

Keywords: governance, multiple-case study, life after retirement, Davao del Norte

INTRODUCTION

Reaching retirement is said to be a blessing and a curse. On the one hand, after decades of following other peoples' rules, there is a sense of relief that one will finally get to live the way he wants to. On the other hand, it is easy to feel lost, fearful, or sad when reaching this critical milestone. One knows logically that he is retiring from work, not life, but it does not always feel like that (Feldman & Beehr, 2011).

As one works through these various emotions, it is important to remember that life after retirement can be anything that one wants it to be – to have earned the freedom to chart one's course. But with freedom comes responsibility. No one will tell one how to get the most from life after 60. It's up to him to decide which passions to pursue, which people to have in his life, and which places to visit (Donaldson et al., 2010). Life after retirement is a complicated time. One must worry about retirement savings and need to find meaning in their life (Lusardi & Mitchell, 2011).

While one needs to make his own decisions, it is often helpful to see how others have dealt with similar situations. As the Schools Division Superintendent of Davao del Norte during the study, preparation for retirement for the teachers and employees has been given a significant part in our training and seminars. The purpose is to help the teachers and employees plan for their new life after retirement. However, these are only descriptions, theories, and reminders to glimpse what retirement from work is all about. Their life after retirement is a new story despite the rich literature on retirement. Yet, the researcher has not come across studies that contextualize the experiences of Filipino retired teachers, specifically in Davao del Norte. Hence, this study with the retired teachers to share their experiences and insights about how to get the most from life after retirement, spend life after retirement, and what advice they could give to those approaching retirement age.

The purpose of this qualitative-multiple case study was to discover the lived experiences, coping, and insights of the retired teachers in the Division of Davao del Norte. In this study, life after retirement was broadly defined as coping with the experiences of many years of service to the department. This study attempted to provide retired teachers an avenue to share their insights about how to get the most from life after retirement, spend life after retirement, and what advice they could give to those who may be approaching retirement age. The study's findings could communicate information to policymakers on areas that could be

improved on retired teachers' retirement benefits and packages.

METHODS

This section contains the research design, participants, the data collection procedure, data analysis, and ethical considerations employed in the study.

Research Design

A multiple-case study approach was used in this qualitative research. Multiple Case Study refers to a variety of analytic procedures to collect and authenticate social phenomena systematically and descriptively. This study accounted for the experiences of the retired teachers in the Division of Davao del Norte. Further, to dig deeper into the core of the experiences of the retired teachers, a case study was used since it involves the study of an issue explored through one or more cases within a bounded system (i.e., a setting, a context). Case study research is a qualitative approach in which the investigator explores a bounded system (a case) or multiple bounded systems (cases) over time, through detailed, in-depth data collection involving multiple sources of information (e.g., observations, interviews, audiovisual material, and documents and reports). It reports a case description and case-based themes (Creswell & Poth, 2016). Qualitative research considers that viewpoints and practices in the field are different because of the various subjective perspectives and social backgrounds (Flick, 2018).

As a rule, qualitative researchers are reluctant to generalize from one case to another because the contexts of cases differ. However, the inquirer needs to select representative cases for inclusion in the qualitative study (Creswell & Poth, 2016). Furthermore, this qualitative case study method permits the exam and quest of a phenomenon within its context using distinct facts sources. This ensures that the case was not understood in a single general component and section but considered broad perspectives. This can be a way of confirmation and pronouncement that the case was examined, analyzed, and the meaning of the phenomenon is found out (Yin, 2011).

To go through multiple case studies, first, you must determine if a case study approach is appropriate to the research problem. A case study is a good approach when the inquirer has identifiable cases with boundaries and seeks to provide an in-depth understanding of the cases or a comparison of several cases. Next, you need to identify their case or cases. These cases may involve several individuals, a program, an event, or an activity. The case can be single or collective, multi-sited or within-site, focused on a case or on an issue in choosing which case to study. We will select cases that show different perspectives on the problem, process, or event I want to portray (purposeful maximal sampling) (Creswell & Poth, 2016).

Research Participants

In this multiple-case study, the participants were taken from the representations of three retired teachers of the Davao Del Norte, considering their unique individualities in terms of age of retirement, educational attainment, and economic status. In contrast with quantitative research, which emphasizes random sampling to ensure generalization, qualitative research is more concerned with selecting the sample that best represents the phenomenon's complexity under investigation (Giba & Lincoln, 1995).

Gradual selection is not merely the original principle of sampling in various traditional approaches in qualitative research (Flick, 2018). The qualitative study may employ different sampling methods; purposive sampling was used to identify the three retired teachers with the given pre- inclusion criteria as stated above. Purposive sampling was characterized by incorporating specific criteria met by the participants during the selection. Purposive or judgmental sampling was used because the researcher intends to select participants with rich experience or interest in the study (Baraceros, 2016; Padilla- Diaz, 2015).

These criteria delimit the totality of possible cases to integrate all the cases into the study. Sampling proceeds

according to the relevance of cases instead of their representativeness. This principle is also characteristic of related strategies of collecting data in qualitative research. For this study, I selected particularly typical cases. This aims at the maximal variation in the sample—to integrate only a few cases. Still, those as different as possible disclose the range of variation and differentiation in the field (Flick, 2018).

To protect the participants' confidentiality, their names were replaced with pseudonyms. This helped conceal the research participants' information, which is considered vital in any research endeavor considering their participation is voluntary.

Data Collection

Qualitative data are any kind of information obtained or gathered from research (Amorado & Talili, 2017). The most common methods or techniques in data gathering are interviews. Obtaining data through these methods requires you to follow correct procedures (Baraceros, 2016). Qualitative data gathering approaches entail providing information that may be used to understand better the processes that lead to observed results and measure changes in people's attitudes. The researcher needed to understand the nature of the study and why it was being conducted. It would be simpler to introduce and get permission from the key informants to perform the research and include them in the quest.

The data collection process in this study followed Creswell's (2003) five-step process. Obtaining permission to conduct the study was the first step, followed by selecting participants, identifying data from various sources, administering, and recording data using observational and interview protocols, and finally, sensitively administering the data collection to individuals and sites.

First, the researcher needs to comprehend the nature of the research and the cause for conducting the study to introduce and obtain permission from the informants to perform the research and include them in the quest. For this multiple-case study, I first sought permission from the locale of the study. The authorities were informed that participation in the study was entirely voluntary. It was also made clear that if the participants did not feel like answering the question, they might leave the interview at any point or decline to do so. The people in charge of this study were notified via letter contact.

The second step addressed the participants' selection and the proper locations that assisted the researcher in comprehending the phenomena. The informants in this study came from the Davao del Norte Division. Then I requested and advised where the interview should take place to the informants.

The next phase was to gather information from diverse sources. After completing the evaluation questions and information needs, the researcher considered the data sources simply required to understand the study. Fourth, observational and interview protocols are used to administer and capture data. Being aware of potentially tough field situations that may damage the data, lead to early evacuation from the field or site, and contribute to lost information is also a significant factor.

The final phase was to administer the data collection sensitively to individuals and sites. A case study entails the most extensive data collecting as the researcher strives to develop an in-depth picture of the situation. The key informants were informed about the study's goal and completed an informed consent form to confirm freely sharing their experiences recorded on a device. The interview was conducted in vernacular (*Bisaya)* because the researcher assumed that interviewees would communicate their thoughts and reactions more clearly in their native tongue. The research was carried out as soon as the panel members approved.

The primary way for acquiring information to address the research questions was through personal interviews. In contrast to quantitative surveys, the discussion does not entail asking a set of preset questions. Instead, they are broad and penetrating, allowing the informants to express their thoughts on the topic of life after retirement in depth. In addition, the interview has the major benefit of delivering far more thorough information than other data collection methods, such as surveys.

Also, it provided a more comfortable atmosphere to collect information as the retired teachers felt more relaxed having a conversation about a certain topic of interest instead of filling out a survey.

Data Analysis

This study followed the three synchronized flows of action in data analysis: data reduction, data display, and generating conclusions and verification. The act of coding and condensing the codes and putting the acquired data into figures, tables, or a discussion is referred to as data reduction. To make data more accessible and intelligible, it must be minimized. Data reduction made it easier to communicate findings concisely and effectively. Thematic analysis is a phrase used to describe the process of pairing and sifting data. Thematic analysis is both a style of seeing and a method of coding qualitative data.

The cornerstone of the interpretations for proper coverage of the data analysis is a careful reading of the entire data material, which includes all the transcribed interview responses of the study participants. The following procedures ensure transparency and repeatability: one, enumeration of the facts on which all interpretations are based; two, breaking the interpretation process into parts; and three, making explicit the decision and interpretation rules. Aside from ensuring enough coverage, the methods above aimed to reduce arbitrariness and improve repeatability. The analysis was carried out step-by-step so that the study's readers and viewers could see the interpretation. The analysis was carried out step-by-step so that the study's readers could see the interpretation, giving them a clear image of the technical procedures and chain of reasoning that led to the conclusions (Des Jarlais et al., 2004).

Ethical Considerations

I followed the ethical steps suggested by Boyatziz (1998) to establish ethical considerations, such as *respect for persons, beneficence, justice, consent, and confidentiality*. Ethics has become a cornerstone for conducting effective and meaningful research.

To build respect for individuals, I provided informed permission to my informants, ensuring that they knew the study's goal and their critical position as participants. The researcher owes it to the participants to respect them and not abuse their weaknesses. I have made sure that my volunteers are comfortable throughout my research to demonstrate beneficence. I scheduled the interview for when they had free time and in their favorite location to openly share their opinions on the study. Before the scheduled date and time of the in-depth interview, they were given informed consent. Beneficence necessitates a commitment to minimize the participants' risks rather than maximizing the rewards owing to them (Creswell, 2012).

In addition, I kept the participants' genuine identities hidden to maintain confidentiality. After the data was evaluated, the videotapes, encoded transcripts, notes, and others were destroyed. To ensure fairness, I made sure that my volunteers did not spend any money because I appreciated their help completing my research. I gave my participants snacks and made sure they were comfortable. All contributions made by participants in the qualitative research must be acknowledged.

RESULTS

This chapter tackles the information gathered, which centered on the cases and experiences of three purposively identified retired teachers. Here, the participants were interviewed with other persons that matter in their life. They were asked about their experiences, coping mechanisms, and insights about retiring.

There were four research questions in this study. Each research question has sub-questions that support crystallizing the questions for the in-depth interview. The first research question that specified the retirees' cases or experiences consisted of several areas of concern. The second research question was centered on the coping mechanisms of the retirees, composed of seven interview guide

questions, and was themed into several areas. And finally, the third and fourth research questions that tackled the advice and insights they have as retirees in the retirement stage were composed of five questions that were also themed in several categories.

Case 1- Sunset Traveler

Sunset Traveler (not her real name) is a retired teacher from the Division of Davao del Norte. She happily spends time with her grandchildren while enjoying her lifelong vacation after serving the department. Sunset Traveler was given such a pseudonym because I observed that she traveled abroad and purchased airfare tickets most of her time. Also, the sunset was used because she was already in her senile years but found time to spend her retirement days productively. The following headings and discussions describe Sunset traveler as unique individuals in a retirement setting. And through her story, readers would also be able to discover the kind of retiree she is.

The unique characteristics of Sunset Traveler are approachable and friendly, a hardworking teacher, an early bird, and enjoying retirement life. Sunset Traveler's experiences on her retirement include enjoying while traveling, being satisfied, and fulfilled with lifetime vacation, adjustment to routines, and missing colleagues. The coping mechanisms of Sunset Traveler on her retirement are attending religious gatherings, visiting grandchildren, and visiting the physician. Sunset Traveler highlighted investing in the future, spending retirement claims wisely, aiming for promotion, keeping yourself healthy, and providing free trips.

Case 2- Farmer in the Dusk

Farmer in the Dusk (not her real name) is a retired teacher from the Division of Davao del Norte. She was very eager to retire and enjoy her retirement while farming. She feels bored after her retirement because she misses her school. Farmer in the Dusk was given such a pseudonym because I noticed that she spent her time farming during her retirement. Also, dusk represents the darker part of her life as she nears twilight. The following headings and discussions describe Farmer in the Dusk as a unique individual in a retirement setting. And through her story, readers would also be able to discover the kind of retiree she is.

The unique characteristics of Farmer in the Dusk are a loving wife and mother, patient, and determination, and loves farming and pets. Concerning his experiences, it includes the following: eager to be a retiree, tending pets and visiting the farm, spending time with the family, and watching movies, and going on vacation. The coping mechanisms of a Farmer in the Dusk on her retirement are caring for pets as stress relievers, asking the help of family members, and solving problems squarely. The pieces of advice and insights of Farmer in the Dusk on retirement are to venture into business before retirement, seek increment on a pension, pass the Universal Senior Citizens Act, save for the future, and be health conscious.

Case 3- Businessman in the Twilight Zone

Businessman in Twilight Zone (not her real name) is a retired teacher from the Division of Davao del Norte. She is happily spending time with her family. She loves to manage their small business. Businessman in the Twilight Zone was given such a pseudonym because I observed that she spent time with their small business. She finds it enjoyable. Her latent years have not been used because of her career. But typically, you retire from service when it’s near your twilight zone. The following headings and discussions describe the Businessman in Twilight Zone as a unique individual in a retirement setting. And through her story, readers would also be able to discover the kind of retiree she is.

The unique characteristics of Businessman in the Twilight Zone are business-minded, hardworking, and loving mothers. In terms of her experiences, she feels free from pressure and tension, manages a small business, adjusts to routines, and misses friends in school. On the businessman's coping in Twilight Zone, he said to pray to God, eat in moderation, and manage time. She expressed having

free hospitalization, managing the finances, loving teaching, and embracing the profession, and having a program for loan payment.

Cross-Case Analysis on the Experiences of Retirees

Five essential themes focus on their experience as retired teachers. These are taking pleasure in retirement, spending quality time with family, feeling free from pressure, and adjusting to routines. Taking pleasure in retirement is an essential theme because the three participants experience this in different forms as they find retirement an excellent way to enjoy themselves. Their time was spent with their families. Quality time is what they enjoy. One of the themes that I find relevant is feeling free from pressure. As everybody knows, teachers find it easy when they are already out of the service. It is satisfying to come out of the department because DepEd has been stressful.

Cross-Case Analysis on Coping Mechanisms of Retirees

These are divided into three essential themes: doing religious activities, asking for help from family members, and prioritizing health. Doing religious activities is considered a vital theme for retirees because they find time to go to church and pray to God. Whenever they encounter problems, they just rely on the Almighty Father. They believe in the importance of prayer to one's life. Another theme is asking for help from family members. These came out as I observed that whenever the participants meet problems, they always ask for support from their families. It has been essential since these retirees need family support. Lastly, they emphasize the need to prioritize health. They tried to highlight the need to visit the physician regularly and do necessities for their health. So, I find it necessary to do it and stay strong to enjoy their retirement years.

Cross-Case Analysis on the Advice and Insights of Retirees

The insights have four essential themes: provision for hospitalization benefits, financial management, increment, better retirement benefits, and investment for the future.

There was a clamor for the participants for better hospitalization benefits and even free packages for their health needs. This is a need for the retirees since health is a challenge for the participants to enjoy their retirement. Also, financial management is an essential theme in this study. As narrated by the participants, they experienced debt while still in service. They would like to ask for assistance in terms of financial literacy for teachers to reflect on.

Further, they ask for pension increments and better retirement benefits. Although two of them said, it was enough because they were happy. But they find it necessary to improve the retirement package for the retirees. In this, investing for the future is a vital theme since they noticed that retirement benefits must be appropriately spent to enjoy the remainder of their lives.

DISCUSSION

This chapter discusses the results of the study and implications for practice and future research.

Experiences of Retirees

Regarding the experiences of retired teachers, a participant described her retired life as full of enjoyment and relaxation as she spent her time traveling within the country and to foreign countries. When asked about their life after retirement, they quipped during the first three months of the retirement; they felt happy and eager to taste the life of a retiree. It was also noticed that retirees enjoy having a pet. Indeed, in the study conducted on the Benefits of Caring for a Pet in Retirement Years, there is increasing evidence that senior pet owners found love and loyalty and positively impact the retirees' self-esteem, emotional and physical wellness (Scheibeck et al., 2011). Further, it was revealed that 90% of senior pet owners reported that owning a pet positively impacted their health, while another 70% said their pet helped reduce feelings of stress. This result points to how

animal companionship can lessen loneliness, depression, anxiety, and overall stress (Weijs et al., 2013).

When asked what changes they experienced right after retirement, they pointed out adjustment and missing peers and colleagues. However, in the subsequent months, they felt bored and missed life in the classroom with their students. Most of them adjusted to their daily routines after retiring from the service. Conceptualizing retirement as an adjustment process provides a broader and more dynamic psychological approach to understanding retirement (Wang et al., 2009).

Now that they have retired, they intend to spend time with family and relatives. They found time to enjoy the time during their retirement days because they are free from the burden. Further, they already have opportunities to return to their hobbies, pastimes, and interests, which they rarely had time for while still working in DepEd. It also granted them more time, freedom, and energy to socialize with friends and family with their much-loved outdoor activities than wallowing in worries and anxieties over schoolwork and papers while still in active service.

However, in 2013, a completed a national study which explored the challenges retirees face in balancing their financial security with the needs of family members. Key findings included: 1) parenthood doesn't retire, e.g., younger and financially family members of the retirees are increasingly turning to them for financial support; 2) extended lives, extended needs, e.g., due to rising longevity of retirees, very often they require greater emotional, financial and physical support; and 3) stretched and stressed, e.g., many retirees and insufficient savings, putting them on shaky ground as they attempt to balance the competing priorities and tradeoffs of preparing for and financially managing their retirement while also helping family members (Lynch & Wave, 2013).

Retirement life can be described as very relaxed and free from pressure and tension. As to adjustments made with the uncomfortable situations they came across, they tried to avoid these stress-causing situations; otherwise, they had to face these squarely for a solution. With no more schoolwork and biometrics to worry about, they spent most of their time at the moment on her passion.

The retirees greatly valued these realities since they were still in service. Time pressure, working hours, noise in school, enormous class sizes, problems with school authorities, lack of autonomy, inefficiency, students' behavioral issues, lack of motivation, problem behavior on the part of parents, and low social status are some stress factors cited by teachers (Scheuch et al., 2015).

Coping Mechanisms of Retirees

Asked how retirees coped with their challenges, the participants said they deal with them by joining religious gatherings. Regarding time utilization as retirees, they replied that they utilized their time by attending masses, religious meetings, and visiting their children and grandchildren. Researchers have also argued that preparing to maintain or increase levels of mental, social, and physical activity in retirement provides retirees with valuable social roles while also promoting mental and physical health (Noone et al., 2010). In support of activity theory, Rosenkoetter and Garris (2001) have linked retirement planning with increases in social activity, reading, traveling, and participation in religious activities, which are in turn associated with better psychological health and adjustment to retirement (Noone et al., 2013; Pushkar et al., 2010; Stephan et al., 2008).

If they were confronted with problems, they dealt with these with their family members, particularly financial matters. During their retirement, they were with their family, so the nearest persons they could contact were their relatives and family members. Social support can be considered as the type and frequency of social contacts. It is also the degree to which a person perceives those certain types of support (e.g., emotional, tangible assistance) are available. Both types of social support have been directly linked to life satisfaction and retirement satisfaction (Ardelt, 1997; Aquino et al., 1996; Taylor et al., 2008). It is expected that the more the

retirees' social networks, the more effortless adjustment to retirement will be.

Therefore, it was hypothesized that social support would predict the psychological well-being of retired teachers. The higher the social support available to retirees, the better their psychological well-being. One's occupational prestige determines social status. It is an aspect of wellbeing due to being superior to others in the view of relevant others and oneself (Van Solinge & Henkens, 2005).

In response to life's eventualities, such as deteriorating health and other similar situations, they constantly visit the physician for health check-ups. They ensured they ate in moderation and maintained self-discipline to enjoy their retirement.

The research showed detailed results in a study conducted on retirees after all their stressors are gone and how this change affects their health and life expectancy. It was found that moving from work to non-work, everything about the retirees' daily schedule changes. They may be more relaxed, their lives may slow down, loss of work-related stress may be a great relief and suitable for their health; however, losing the daily structure and work relationship can also be stressful and harmful to health. Retirement is ranked 10th of life's most stressful events because it goes together with aging (Gerrig et al., 2010).

Advice and Insights of Retirees

The retirees and other teachers advised that saving for the future for life is very difficult without savings, particularly for those who have debilitating illnesses. It was also advised that they need to support their children's studies while they are still in the service because once they retire, their retirement pension could no longer suffice to finance these side-by-side with medical needs. In any company, because employers are under no obligation to provide retiree health benefits, except to current retirees who can prove that they were promised a specific benefit and because (unlike defined benefit pension plans) employers are not under any obligation to pre-fund retiree health benefits, employers will likely continue to make changes to those programs, especially for future retirees (Fronstin & Adams, 2012).

DepEd officials need to institutionalize financial management seminars to would-be retirees to prepare them to manage their finances once they retire. Also, there is a need for providing teachers a program for loan payments to spend money wisely. Acquiring and maintaining financial stability is one of the significant concerns of retirees. It has been observed that many retirees could not demonstrate financial readiness for their retirement years. This implies that saving for retirement is a challenging process requiring careful planning and follow-through.

The participants suggest a better governance plan for retired teachers, including pension and health benefits. They said that it would be best if the monthly retirement pension of teachers were raised to enable them to cope with the standard and cost of living. Then, they urge the DepEd officials and legislators to formulate policies that would increase the retirees' pension, the full implementation of the Senior Citizen Act, and, if possible, allow retirees to avail whatever privileges/increases of those who are still active in the service. The retirees also suggested the crafting of policies for additional retirement benefits. To answer this wish, the House Committee on Government Enterprises and Privatization has approved a bill seeking to lower the optional retirement age among government employees from 60 to 56, proposing amendments to the GSIS Act of 1997 and Section 13-A Republic Act 8291.

With this lower optional retirement age, the retirees can enjoy a better quality of life through their pension and retirement benefits earlier. This likewise helps the bureaucracy and hastens the turnover of government positions to younger professionals, making way for the fusion of fresh blood in the public service, infusing new perspectives and insights into the ranks, and creating more employment opportunities for those seeking employment in the government service. This is likewise beneficial to the families of

the retirees as they will have more time to spend with their loved ones. In contrast, according to retirees, they will enjoy the fruits of decades' worth of labor and lessen the burden of family spending (Hochguertel, 2015).

In this study, the importance of investing wisely before retiring to ensure the quality of future life is suggested. Life as a retiree is very laid back – no designer clothing, just simply wearing shorts and *bestida*. It is essential to venture into business to ensure additional stable income during retirement, considering that the retirement benefits are not that huge. In the United States, pension systems are typically pure defined benefit (DB) plans. The employer bears all investment risk and asset allocation responsibility or individually defined contribution (IDC) plans. Risk-bearing and asset allocation are the employee's responsibility (Novy-Marx & Rauh, 2014).

Implications for Practice

As the results unfold, I have deep concern with the issues relative to our retirees, especially since I am about to experience the same thing. It is high time to address these concerns to experience meaningful retirement years. Significantly, I would like to address the concern on the request for pension increment to lawmakers be lobbied by the Government Service Insurance System and teacher's coalition because of what teachers experience after serving public office. Anent this, it is also necessary to highlight the concern on providing a good retirement package for the retirees. This concern is given to the policymakers for more responsive and competitive retirement benefits to compensate for the years of service in public.

Further, school authorities may also investigate the health and wellness of teachers by providing programs responsive to their health status. In addition, financial literacy must be institutionalized so that teachers who will be retiring will not be in debt. It is a must because loaning is very popular in the department. Lastly, teachers who will be retiring should put a premium on the need to invest before retiring. With this, a retiree will have a source of income other than the pension. Finally, this data would be imperative in addressing the concerns on retiring and retired teachers. This research opens opportunities for higher authorities and other agencies to make things different for the retirees/ *retirables.*

Limitations and Implications for Further Research

This multiple-case study on teachers' retirement underscored the crucial agencies that need to respond to the retirees' needs and concerns. With this data, I hope for a better and fulfilling retirement experience for the teachers. Some limitations that need to be addressed include the fact that this study is limited in depth and generalizability to the participants interviewed. I suggest that the same study be conducted on different but larger groups of retirees to validate the current findings, especially on their experiences in their retirement years.

Finally, further research needs to be conducted on the effect of bridge jobs and part-time jobs among retirees since many have ventured into part-time employment after their service in public schools. Also, this would be instrumental in bringing out the cohort characteristics of the retirement group of teachers.

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