The Legacy of Learning: The Experiences of the Retirement Teacher in Cateel, Davao Oriental

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Abstract: This study explored the challenges, coping mechanisms, and insights of teachers nearing retirement, with a particular focus on their work motivation. Retirement is a critical transition phase that can affect teachers' financial, emotional, and physical well-being, yet limited attention has been given to their lived experiences during this period. Using a qualitative phenomenological approach, the study gathered data through in-depth interviews with teachers nearing retirement. Thematic analysis was applied to identify key patterns and themes reflecting their challenges, coping strategies, and insights. The findings revealed five main challenges: worrying about financial security, struggling with emotional adjustment and role loss, managing health issues and physical decline, finding retirement planning resources, and experiencing reduced motivation. Teachers coped by seeking financial advice and budgeting, engaging in meaningful activities and hobbies, prioritizing health and self-care, seeking guidance from colleagues and administration, and focusing on their legacy. Their insights highlighted the importance of financial preparation, emotional acceptance, health maintenance, peer support, and finding meaning in work. The study underscores the need for school administrators and policymakers to strengthen retirement preparation programs that address financial, emotional, and health concerns. Supporting teachers through flexible work arrangements and mentorship roles can help sustain their motivation. Future research should explore retirement experiences across different teaching contexts and examine the long-term effects of preparation programs on post-retirement well-being.

Keywords: *Teachers, Retirement, Motivation, Challenges, Coping Strategies, Phenomenological Study.*

I. INTRODUCTION

Around the world, the teaching profession faced major challenges due to an aging workforce. Many teachers delayed retirement because of financial worries, pension rules, and their strong emotional connection to their work. For example, in Lithuania, teachers kept working not just for money but because they found purpose in helping students. Many retirees also chose part-time or flexible jobs to stay active and keep their sense of identity while reducing stress. The COVID-19 pandemic made retirement even harder, especially in developing regions like Sub-Saharan Africa and Southern Asia, where health risks pushed many teachers to retire early, putting more strain on schools. Poor financial planning and lack of retirement support caused some teachers to work longer than they should or face struggles after retiring.

In the Philippines, many teachers delayed retirement due to worries about money and life after work. In places like Cateel, Davao Oriental, these challenges were worse because of unequal pension benefits and limited healthcare. Teachers also found it emotionally tough to leave their long careers without enough support. Overall, teachers' decisions to retire were influenced by personal feelings, workplace conditions, and social factors. To keep education strong, policies needed

to help teachers prepare better for retirement, ensuring they had both financial security and emotional support.

This study looked at what motivated teachers as they got closer to retirement, especially how they saw their roles during this time. Teachers' motivation was affected by things like support from their workplace, feeling emotionally satisfied, and financial security. The study wanted to understand the challenges and reasons behind teachers' decisions to retire, focusing on both local and global situations, especially in the Philippines. The results could help education leaders create better policies and support for teachers and the school community during this important time. The objective of this study was to investigate the work motivation of teachers who are nearing retirement, with an emphasis on the different obstacles they encounter, the coping strategies they use, and the knowledge they acquire during this time of transition.

The literature highlighted the importance of teachers preparing for retirement by focusing on both financial knowledge and emotional readiness. Many teachers, even if enrolled in pension plans, did not fully understand their benefits, leading to poor preparation. Early in their careers, teachers often prioritized short-term finances over retirement savings, while late-career planning focused on healthcare

costs and maximizing pensions. Since retirement involves a major lifestyle change after years of teaching, emotional preparation was also seen as essential. Overall, the findings showed that teachers needed more financial education and psychological support to ensure a smooth transition into retirement.

This study used Continuity Theory and Role Theory to understand teachers' motivations and challenges as they approached retirement. Continuity Theory explained why many teachers continued working in part-time or voluntary roles after retirement, as maintaining consistent work roles helped preserve their identity and sense of purpose. Role Theory highlighted how teachers' professional roles shaped their behavior and identity, and how retiring led to a loss of that identity, causing emotional and psychological challenges.

II. METHOD

This study used phenomenology to explore the lived experiences of teachers preparing for retirement. Phenomenology helped capture the personal and shared meanings teachers assigned to their transition, focusing on their emotions and motivations. This approach allowed the study to reveal common themes and deeper understandings of how teachers experienced and coped with retiring from their professional roles.

This study was guided by four key philosophical assumptions. Ontologically, it recognized multiple, subjective realities based on each teacher's retirement experience. Epistemologically, it viewed knowledge as co-created through interaction between researcher and participants. Axiologically, it acknowledged the influence of both researcher and participant values, maintaining transparency about biases. Rhetorically, the study used qualitative methods to deeply explore teachers' lived experiences of retirement through interviews and thematic analysis.

This study assumed that reality is shaped by individual experiences, viewing teachers' retirement preparation as unique and influenced by their personal and professional backgrounds. It adopted an interpretivist approach, seeing knowledge as subjective and based on participants' meanings. Through open-ended interviews, the researcher aimed to gain rich, detailed insights into how teachers perceive and manage their transition to retirement, supporting the study's goal of understanding their lived experiences.

The research participants were teachers nearing retirement from Alegria Integrated School in Cateel, Davao Oriental. Ten participants were purposefully selected to capture diverse yet relevant experiences for in-depth phenomenological interviews. The study included teachers aged 55 and above, within five years of retirement, with at least 10 years of teaching experience at the school, and actively involved in retirement planning. Participants also needed to be willing to share their reflections on their professional journey and retirement transition, ensuring the

study gathered meaningful and relevant insights. The research instrument was an interview guide consisting of structured open-ended questions. It helped the researcher explore teachers' experiences in depth, focusing on their challenges, coping strategies, and motivations as they approached retirement.

The researcher collected data through in-depth interviews (IDIs), a qualitative method that allows for detailed exploration of participants' experiences. Using an interview guide with flexible questions, the researcher ensured key topics on teachers' retirement were discussed while giving participants freedom to share their personal stories. Interviews were scheduled at convenient times and locations, with informed consent obtained beforehand. Sessions were audio-recorded and notes were taken to capture non-verbal cues. Afterwards, the recordings were transcribed word-for-word and analyzed to identify common themes.

The researcher analyzed the data using thematic content analysis and environmental triangulation. After transcribing interviews verbatim, they read the transcripts multiple times to identify patterns. Next, they coded relevant data segments, grouped these codes into broader themes, and refined the themes to ensure they accurately reflected participants' experiences. Finally, the findings were interpreted in relation to the research questions and theory, while the researcher remained aware of personal biases to authentically represent participants' voices.

III. RESULTS AND DISCUSSIONS

The study found five main challenges teachers faced as they approached retirement. They worried about financial security, unsure if their savings and benefits were sufficient. Many struggled emotionally with letting go of their teaching identity. Health problems and physical decline also affected their work. Teachers often found retirement planning confusing and lacking clear guidance. Lastly, motivation decreased as job demands felt harder near the end of their careers.

The study also identified five main ways teachers nearing retirement cope with their challenges. They seek financial advice and budgeting to feel more secure about retirement. Many engage in hobbies and meaningful activities to help with emotional adjustment. They prioritize health and self-care to manage physical issues. Teachers also rely on support from colleagues and administrators for guidance. Lastly, they focus on their legacy and the positive impact they continue to have on students for motivation.

The study then revealed five key insights gained by teachers nearing retirement. They found that financial preparation provides peace of mind and a sense of security. They acknowledged that letting go of their teaching role is emotionally tough but essential for a smooth transition. Many realized the importance of maintaining good health to stay active before and after retirement. They also saw that support from peers makes retirement planning easier and more reassuring. Lastly, they discovered that finding meaning in

their work helps keep them motivated and fulfilled as they approach retirement.

Instructors who were getting close to retirement experienced a number of difficulties. They were concerned about their financial stability and whether their pensions and savings would be sufficient. Many experienced emotional difficulties as they lost their sense of self as teachers, and physical problems including stress and exhaustion had an impact on their work. They also felt unprepared because it was difficult for them to get trustworthy retirement planning information. Their motivation and involvement at work declined as a result of these difficulties.

Teachers used budgeting to feel more in control and sought financial help as a coping mechanism. To keep their feeling of purpose, they engaged in worthwhile pursuits and pastimes outside of teaching. Many sought help from coworkers and school administrators and concentrated on health and self-care to deal with physical challenges. During their last years of service, they remained inspired and satisfied by thinking back on the legacy they wished to leave. Through their experience, teachers discovered that planning financially reduced their stress, relinquishing their position was a necessary step, staying well was crucial, peer support made planning easier, and finding purpose in their profession kept them motivated as retirement drew near.

The findings suggest schools and the Department of Education should offer better financial, emotional, and health support for teachers nearing retirement, including workshops and wellness programs. To address declining motivation, lighter workloads and mentoring roles could help. Strong support systems like peer networks and counseling are also important. Encouraging legacy-building activities can keep teachers motivated and ease their transition.

School administrations are advised to create retirement preparation programs covering financial planning, emotional support, and health awareness to help teachers feel ready for retirement. School heads should support late-career teachers by regularly checking in, recognizing their work, and offering flexible options like lighter workloads or mentoring roles to keep them motivated. Teachers themselves are encouraged to seek financial advice, focus on their health, and engage in meaningful activities before retiring. Schools can also involve students in projects to honor retiring teachers, strengthening bonds and celebrating their legacy. Future research should explore retirement experiences across various teaching levels, regions, and cultures, as well as study the long-term effects of retirement programs on retired teachers' well-being.

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