



Guiding Through the In-Between Stage: A Multiple Case Study on the Retirement Transitions of Educational Leaders

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ABSTRACT

This study aimed to explore the experiences, challenges and strategies of the retired educational leaders during their retirement transition stage. It employed a qualitative multiple case study approach focusing on diverse participants including classroom teacher, head teacher, school principal, education program supervisor, and schools division superintendent in Region XI, Philippines. To capture a wide range of diverse perspectives, maximum variation sampling was utilized. The primary source of data consisted of responses from the in-depth interviews (IDIs) utilizing a validated interview guide. Secondary sources such as readings from different literature sources, transcripts from triangulated interviews and field notes were also utilized to enrich and support the findings. Data were collected through in-depth interviews and analyzed thematic analysis which generated essential themes. The data collected were analysed through thematic analysis which generated essential themes. Findings revealed five essential themes describing their common fears and uncertainties: emotional reactions to retirement, fears and uncertainties of transition, financial and practical adjustments, impact of retirement on identity and roles and strategies for a smooth retirement transition. In navigating the shift from a structured work life to a more flexible retirement lifestyle six essential themes emerged: adjusting to the loss of the routine, balancing emotional and social aspects of retirement, maintaining purpose and productivity, managing flexibility and time structure, facing challenges in transitioning to retirement and re-imagining life-post retirement. Regarding balancing the desire for continued professional involvement and personal time during time, four essential themes surfaced: maintaining professional connections post-retirement, managing time between personal and professional activities, navigating conflicts between professional and personal time and redefining personal time. Lastly four themes described impact of financial considerations to the retirement planning of educational leaders. These were planning before retirement, financial challenges during retirement, effective financial strategies for retirement and financial stability and well-being.

Keywords: Educational leadership, in-between stage, multiple case study, educational leaders, retirement transition, Philippines

INTRODUCTION

Retirement marks a major transition for educational leaders, involving both opportunities and significant challenges. While often portrayed as a time for rest and fulfilment (Simon, 2023), it can also result in financial difficulties, social isolation, and psychological distress (Elder & Rodulf, 2019; Szinovacz & Davey, 2016). Despite decades of service, many retired school leaders struggle with unstable pensions, rising healthcare costs, and the abrupt loss of professional identity, underscoring the need to better understand their retirement experiences, especially in varied socio-economic contexts.

Research worldwide highlights the multidimensional challenges retirees face. Musila et al. (2019) in Kenya and Ayoob and Mahir (2020) in Sri Lanka report financial insecurity as a major concern, while Sugawara and Takashi (2019) emphasize cultural and economic motivations for bridge employment in Japan. In the Philippines, Mateo (2017) and Bangao (2020) identified pension access issues, health vulnerability, and lack of support systems. Galarosa and Gempes (2018) and Sala and Quines (2023) found that many retirees in Mindanao regions, including Davao, rely on loans or part-time work due to insufficient financial preparation. Although these studies enrich understanding of general retirement struggles, leadership-specific experiences remain underexplored.

Although the present literature provides considerable attention to the retirement experiences of classroom teachers, healthcare educators, and general retirees, there remains a noticeable scarceness of studies that specifically examine the retirement transitions of educational leaders, particularly head teachers, principals, education program supervisors, and schools division superintendents. A thorough review of existing research has not yet come across by the researcher any comprehensive studies utilizing a multiple case study design to explore the localized, personal narratives of retirees within Region XI. This significant gap limits the depth of understanding regarding how regional socio-economic conditions and community contexts shape the retirement experiences of educational leaders, underscoring the need for focused scholarly inquiry in this area.

This study aims to address the existing gap in the literature by examining the retirement transition experiences of educational leaders in Region XI through a narrative multiple case study approach. The research is guided by five key questions:

- (1) What are the common fears and uncertainties faced by educational leaders during their retirement transition?
- (2) How do educational leaders navigate the shift from a structured professional life to a more flexible retirement lifestyle?
- (3) How do educational leaders balance their desire for continued professional involvement with the need for personal time during retirement?
- (4) How do financial considerations impact the retirement planning and experiences of educational leaders?
- (5) What explains the similarities and differences of each case?

The objective of this study is to provide a detailed understanding of the retirement transition among educational leaders, specifically focusing on the challenges, strategies, and experiences within the socio-economic and cultural context of Region XI. This research is novel in that it concentrates on educational leaders a group largely absent from previous retirement studies, and adopts a localized approach that offers insights specific to this region. Additionally, this research utilized a multiple case study methodology distinguishes it from existing research, which often relies on broader, less context-specific approaches, thereby contributing valuable perspectives to the field of retirement transitions.

METHOD

This research employed a qualitative multiple case study design in investigating the retirement transitions of educational leaders. The design allows an in-depth examination of the lived experiences of five retired educational leaders in their retirement transition. The participants of this study include classroom teacher, head teacher, school principal, education program supervisor, and schools division superintendent. Through their rich narratives and thematic analysis, the study uncovered the challenges encountered by these retirees during their transition into retirement. In addition comparing the similarities and differences of the individual cases were possible utilizing the multiple case study approach.

RESULT AND DISCUSSION

Table 1
Common fears and uncertainties of educational leaders about their retirement transition

Essential Themes	Core Ideas
Emotional Reactions to Retirement	Mixed emotions of excitement, relief, and apprehension during initial retirement considerations.
	joy associated with having tangible achievements before retirement, such as owning a home
	Anxiety about financial stability and sustaining a livelihood post-retirement.
	Anticipation of freedom from work stress, coupled with uncertainty about idle time.
	Personal satisfaction in planning well and preparing mentally for retirement.
Fears and Uncertainties of Transition	Concerns about financial sustainability, particularly with unexpected expenses.
	Fear of declining health due to inactivity or age-related ailments.
	Worry about becoming a burden to family members due to insufficient funds.
	Challenges posed by unresolved loans or pending clearances from organizations.
	Uncertainty about the success of post-retirement plans, such as starting a business.
Financial and Practical Adjustments	Decisions influenced by available pension options and pre-retirement financial planning.
	Efforts to diversify income sources through business ventures or side jobs.
	Budgeting strategies for retirement funds to ensure long-term stability.
	Investments in practical needs like housing to secure future living conditions.
	Proactive measures such as loan repayment or avoiding new debts.
Impact of Retirement on Identity and Roles	Shifting from leadership roles to personal or family-focused responsibilities.
	Reevaluating self-worth and usefulness after stepping away from professional life.
	Transitioning into new roles, such as managing a business or mentoring family members.
	Struggles with feelings of loss or displacement from no longer working.
	Redefining purpose through community service or creative pursuits.
Strategies for a Smooth Retirement	Building financial security through diversified investments before retiring.
	Planning for potential health-related expenses and lifestyle changes.
	Exploring entrepreneurial opportunities aligned with personal interests.
	Seeking advice from peers or predecessors who have retired successfully.
	Maintaining a balanced approach to leisure and productive engagement post-retirement.

Table 1 revealed several essential themes that reflect the complex experiences of educational leaders during their transition into retirement. The first theme was emotional reactions to retirement were marked by a mixture of feelings which ranges from joy and relief to anxiety and apprehension. While some individuals expressed excitement about leaving behind work-related stress and achieving milestones such as homeownership, others were burdened by concerns about financial security and how to productively spend their now abundant free time. This emotional tension highlighted the importance of mental preparation and planning.

The second theme is fears and uncertainties of transition, many participants voiced deep concerns about the unpredictability of post-retirement life. Financial worries, especially regarding unexpected expenses and unresolved obligations, were prevalent. There was also fear of health deterioration, which was often linked to reduce physical activity and aging. Some retirees expressed anxiety about becoming a financial burden to their families, particularly in the absence of a stable income source or when plans like business ventures carried uncertain outcomes.

The third theme is financial and practical adjustments emerged as a major focus for these retirees. Many decisions were shaped by available pension benefits and the extent of prior financial preparation. Participants reported adopting strategies such as income diversification through side jobs or small businesses, careful budgeting, and investing in long-term needs like housing. Loan repayments and the avoidance of new financial liabilities were also emphasized as crucial steps in achieving financial stability.

The fourth theme is retirement also had a significant impact on identity and roles. The shift from leadership roles to personal or family focused responsibilities prompted individuals to re-evaluate their sense of purpose. Some struggled with feelings of loss and diminished self-worth, particularly after stepping away from leadership roles. However, others found fulfilments in new capacities, whether through engaging in business, family mentoring, or volunteer work. The process of redefining identity in retirement was both challenging and liberating.

Lastly, the study identified several strategies for a smooth retirement. Participants emphasized the importance of financial preparedness, including diversified investments and planning for healthcare needs. They also highlighted the value of pursuing entrepreneurial endeavours that aligned with their interests and strengths. Consulting with retired peers and finding a healthy balance between rest and purposeful activity helped ease the transition. These proactive measures not only minimized risks but also promoted a more meaningful and satisfying retirement experience.

Table 2

Navigating the shift from a structured work life to a more flexible retirement lifestyle

Essential Themes	Core Ideas
Adjusting to the Loss of Routine	Establishing a new morning routine to adapt to flexible schedules.
	Struggling to let go of the structured workday and adjusting to time freedom.
	Finding fulfillment in spiritual, social, and personal activities to fill the gap.
	Realizing the importance of accepting retirement as a new life phase.
	Feeling nostalgic about the camaraderie and activities of the workplace.
Balancing Emotional and Social Aspects of Retirement	Missing the daily interactions and relationships at work.
	Balancing feelings of freedom with loneliness or isolation.
	Using social activities, such as joining community or retiree groups, to stay connected.
	Finding joy in spending more time with family and grandchildren.
	Experiencing a mix of relief and longing for professional responsibilities.
Maintaining Purpose and Productivity	Starting a business or managing small ventures to remain active.
	Continuing professional involvement on a voluntary or advisory basis
	Staying active through household tasks or hobbies.
	Engaging in community service or church-related initiatives.
	Redefining roles by taking leadership in new settings.
Managing Flexibility and Time Structure	Creating a daily or weekly plan to ensure time is well-managed
	Combining leisure with productive activities.
	Adapting to a more fluid schedule while maintaining a sense of purpose.
	Participating in organized group activities to provide structure to free time.

	Using spiritual practices and self-discipline to maintain balance.
Facing Challenges in Transitioning to Retirement	Difficulty in letting go of a highly active and structured professional life.
	Emotional adjustment to the loss of professional identity.
	Financial adjustments and budgeting after leaving a salaried job.
	Navigating health challenges and maintaining physical well-being.
Reimagining Life Post-Retirement	Coping with feelings of isolation or loss of camaraderie.
	Embracing new opportunities and hobbies to redefine life's purpose.
	Exploring travel and leisure to enjoy newfound freedom.
	Strengthening family bonds and intergenerational relationships.
	Taking on mentorship or community leadership roles.
	Reconnecting with spirituality and focusing on personal growth.

As shown in Table 2 the transition from a structured work environment to a more flexible retirement lifestyle involves a range of personal adjustments and reflections. The first theme generated is adjusting to the loss of routine. Retirees often struggled to let go of their structured workdays, initially facing difficulties in adapting to open schedules. However, they began establishing new routines, particularly in the mornings, and found meaning in spiritual, social, and personal engagements. Acceptance of retirement as a distinct life phase emerged as a critical realization, though many participants expressed nostalgia for the camaraderie and structured interactions of their former workplaces.

The second theme is balancing emotional and social aspects of retirement further emphasized the complexity of the experience. Participants missed daily workplace relationships and faced feelings of isolation, even as they enjoyed the freedom retirement offered. To cope, many joined community or retiree groups and found joy in spending time with family and grandchildren. These interactions provided emotional sustenance and mitigated the sense of loss tied to their previous professional roles.

The third theme created is maintaining a sense of meaning was addressed through purpose and productivity. Many retirees channelled their energy into entrepreneurial activities or voluntary roles within their professional fields. Others engaged in productive household tasks, hobbies, or community service. These activities allowed them to take on new leadership roles, reinforcing a renewed sense of identity and value.

The fourth theme is managing flexibility and time structure. Participants noted the importance of creating daily or weekly schedules to avoid idleness and maintain balance. Combining leisure with productivity and participating in organized group activities were common strategies. Spiritual practices and self-discipline also helped instill a sense of direction and internal order amid the newfound flexibility.

The fifth theme is facing challenges in transitioning to retirement remained a shared experience. Letting go of an active and demanding career proved emotionally taxing for some, particularly when grappling with the loss of professional identity. Financial adjustments, including budgeting and adapting to the absence of a regular income, added another layer of complexity. Health concerns and feelings of isolation also emerged as hurdles that required resilience and adaptive strategies.

Finally, many retirees embraced reimagining life post-retirement by pursuing new interests and strengthening personal relationships. Travel, leisure, and creative pursuits became avenues for self-fulfilment, while intergenerational bonds and mentorship roles fostered a sense of continuity and purpose. Spiritual renewal and a focus on personal growth were also prominent, reflecting a holistic approach to navigating life after retirement.

Table 3
Ways on balancing the desire for continued professional involvement with the need for personal time during retirement

Essential Themes	Core Ideas
Maintaining Professional Connections Post-Retirement	Remaining an Advisor to Peers and Colleagues
	Recognition and Respect from the Community
	Volunteering in Educational and Spiritual Initiatives
	Fulfilling Opportunities to Give Back
	Balancing Guidance with Limited Engagement
Managing Time Between Personal and Professional Activities	Setting Priorities for Family Responsibilities
	Maintaining a Structured Daily Routine
	Balancing Leisure with Responsibility
	Integrating Professional Engagements in a Schedule
	Flexibility in Time Allocation
Navigating Conflicts Between Professional and Personal Time	Prioritizing Family Over Professional Commitments
	Selective Engagement in Professional Opportunities
	Adapting Professional Commitments to Personal Needs
	Maintaining a Balance Between Physical Rest and Activity
	Declining Excessive Invitations
Redefining Personal Time in Retirement	Exploring New Hobbies and Interests
	Prioritizing Physical and Mental Well-Being
	Fostering Interpersonal Connections
	Combining Leisure with Family Bonding
	Time for Spiritual Reflection

Table 3 showed balancing professional involvement with personal time during retirement emerged as a dynamic process shaped by intentional choices and shifting priorities. The first theme generated is maintaining professional connections through advisory roles, community involvement, or voluntary work in educational and spiritual initiatives. These forms of engagement allowed them to continue contributing meaningfully without the pressures of full-time responsibilities. The recognition and respect they continued to receive served as motivation, yet they also learned to limit their involvement, ensuring that professional contributions did not overwhelm their newfound personal freedom.

The second theme is managing between personal and professional activities was essential. Participants reported establishing structured routines that allowed for family time, leisure, and limited professional tasks. Integrating professional engagements within a flexible schedule enabled them to remain productive while honoring family obligations and personal needs. Prioritizing personal responsibilities, particularly caregiving roles within the family, reflected a strong shift in focus toward home life.

The third theme is navigating conflicts between professional and personal time was not without challenges. Some retirees experienced tension when professional requests competed with family needs or personal well-being. In response, they became more selective with invitations and opportunities, declining excessive commitments and adapting professional roles to align with their physical capacity and lifestyle. Striking a balance between activity and rest became a conscious effort, emphasizing the importance of self-care.

Lastly, retirement allowed for a redefinition of personal time, as retirees explored new interests and hobbies that brought joy and fulfilment. Many prioritized physical and mental wellness, deepened interpersonal relationships, and strengthened family bonds. Spiritual reflection and meaningful leisure also became integral aspects of their personal routines. This stage of life was no longer just a retreat from work but a time to rediscover identity, embrace creativity, and nurture inner peace.

Table 4
Impact of financial considerations to the retirement planning and experiences of educational leader

Essential Themes			Core Ideas
Financial Retirement	Planning	Before	Assessing net salary and projecting future expenses.
			Seeking advice from friends, colleagues, or financial advisors.
			Establishing savings goals for a defined period.
			Regular monthly savings with disciplined withdrawals.
			Prioritizing realistic goals over unnecessary luxuries.
Financial Retirement	Challenges	During	Supporting extended family or relatives in need.
			Dealing with unforeseen medical expenses.
			Balancing risks and rewards in entrepreneurial activities.
			Contributing to church or community activities.
			Avoiding overspending from lump sum payments.
Effective Retirement	Financial Strategies	for	Allocating funds for specific purposes and timeframes.
			Pursuing low-risk, sustainable business ideas.
			Focusing on meaningful and practical investments.
			Staying informed about investment opportunities.
			Engaging with retirement groups for shared advice.
Financial Stability and Well-Being			Experiencing freedom from financial obligations.
			Cultivating a positive outlook to overcome financial struggles.
			Avoiding dependency on children or extended family.
			Living within means to extend financial resources
			Contributing meaningfully while being compensated

Financial considerations played a pivotal role in the retirement planning and experiences of educational leaders, with careful financial management being essential for ensuring a smooth transition into retirement. As shown in Table 4 Financial planning before retirement is the first theme generated typically involved a detailed assessment of net salary and future expenses. Many retirees sought guidance from friends, colleagues, or financial advisors to better understand their financial landscape. Establishing realistic savings goals and committing to disciplined savings practices helped participants prepare for life after retirement. Importantly, they prioritized essential needs and avoided indulging in luxuries, ensuring that their resources would be sufficient for the long-term.

The second theme is financial challenges related to supporting extended family members or dealing with unforeseen medical costs. Some also ventured into entrepreneurial activities, which involved navigating the delicate balance between potential risks and rewards. Additionally, retirees continued contributing to community or church activities, which sometimes strained their financial resources. A key lesson learned was the importance of avoiding overspending, especially from lump-sum retirement payments that could quickly deplete savings.

The third theme is effective financial strategies, such as allocating funds for specific needs and timeframes, pursuing low-risk business ventures, and making practical investments. Many remained actively engaged with retirement groups, exchanging financial advice and staying informed about emerging opportunities. By maintaining these strategies, retirees sought to preserve their financial resources while living comfortably.

Ultimately, financial stability and well-being emerged as the last theme which is seen as essential components of a fulfilling retirement. Retirees reported experiencing a sense of freedom from financial obligations, which allowed them to focus on personal growth and family time. Cultivating a positive outlook helped them navigate financial difficulties, and avoiding dependency on their children or extended family became a priority. Living within their means was crucial for extending their financial resources, ensuring that their retirement

could continue without financial strain while allowing them to contribute meaningfully to society.

Table 5
Similarities and Differences

Themes	Case Unit		Remarks
	Similar	Different	
Common fears and uncertainties			
Emotional Reactions to Retirement	1, 3, 4		These case units express a mixture of excitement and apprehension. They mention a sense of joy linked to tangible achievements, like owning a home, and anxiety about financial security
		2, 5	Case Unit 2 focuses more on anticipation of freedom and less on anxiety, while Case Unit 5 mentions more apprehension about idle time and less excitement.
Fears and Uncertainties of Transition	1, 3, 4		These case units express concerns about financial sustainability, health deterioration, and becoming a burden on family. They mention fears related to aging and unexpected expenses.
		2, 5	Case Units 2 and 5 express less concern about health issues and family burdens, focusing more on managing post-retirement goals and financial management through diversified income.
Financial and Practical Adjustments	1, 3, 5		These case units describe active financial planning before retirement, including pension options, investments, and avoiding new debts. Case Unit 5 emphasizes diversified income sources.
		2, 4	Case Unit 2 places less emphasis on pensions and focuses more on strategic budgeting. Case Unit 4 is more concerned with securing housing and addressing loan repayments before retiring.
Impact of Retirement on Identity and Roles	2, 3, 5		These case units discuss how retirement reshapes their identity, including new roles in family, business, or community activities. Case Unit 5, for instance, transitions into mentoring.
		1, 4	Case Units 1 and 4 seem to struggle more with feelings of loss or displacement after retirement, whereas others find fulfillment in personal or community roles.
Strategies for a Smooth Retirement	1, 3, 5		These case units emphasize planning for financial security through investments, health-related expenses, and seeking advice from retired peers. They also explore entrepreneurial ventures.
		2, 4	Case Unit 2 primarily focuses on budgeting for retirement funds while Case Unit 4 pays more attention to avoiding new debts and ensuring a smooth transition without financial gaps.
Navigating the shift			
Adjusting to the Loss of Routine	1, 3, 5		These case units express challenges in letting go of a structured workday, with participants finding ways to establish new routines. There's a common realization that retirement requires accepting new phases in life.
		2, 4	Case Unit 2 seems to adjust more quickly to the freedom, while Case Unit 4 struggles with nostalgia about the workplace and is slower to embrace the changes in their daily routine.
Balancing Emotional and Social Aspects of Retirement	1, 2, 3		These case units focus on missing workplace interactions and the mix of freedom with feelings of isolation. Social activities and time with family and grandchildren help to counteract loneliness.
		4, 5	Case Unit 4 experiences more sadness and isolation from losing camaraderie, while Case Unit 5 balances the freedom with engaging in new community roles and activities.
	1, 3, 5		These case units find purpose in staying active through business ventures, volunteering, or community involvement. They embrace new roles and leadership in different settings.

Maintaining Purpose and Productivity		2, 4	Case Unit 2 focuses more on household tasks and hobbies as fulfilling activities, whereas Case Unit 4 finds it more challenging to find new productive outlets after retirement.
Managing Flexibility and Time Structure	1, 3, 5		These case units emphasize the importance of balancing leisure and productive activities. They create routines to manage time effectively while adapting to the new flexible schedule.
		2, 4	Case Unit 2 takes a more relaxed approach to the new schedule, focusing on spontaneous activities. Case Unit 4, however, creates a more structured plan to retain purpose and order.
Facing Challenges in Transitioning to Retirement	1, 3, 5		These case units highlight common struggles such as emotional adjustment, financial concerns, and health challenges. They all face some level of difficulty in letting go of professional life.
		2, 4	Case Unit 2 feels more comfortable financially, and while they face emotional adjustment, their transition appears smoother compared to Case Unit 4, which struggles more with the loss of identity and professional life.
Reimagining Life Post-Retirement	1, 2, 5		These case units embrace new opportunities, including hobbies, travel, and deepening family bonds. They all seek fulfillment in personal growth or taking on new leadership roles.
		3, 4	Case Unit 3 focuses on mentorship and leadership roles, while Case Unit 4 explores travel and reconnecting with spirituality more extensively as a way to redefine their post-retirement life.
Ways on balancing the desire			
Maintaining Professional Connections Post-Retirement	1, 3, 5		These case units emphasize maintaining professional roles as advisors, volunteering in educational or spiritual activities, and giving back to the community. They balance engagement with limited involvement.
		2, 4	Case Unit 2 is more selective in maintaining professional ties, and Case Unit 4 seeks fewer professional connections, preferring personal time over further commitments.
Managing Time Between Personal and Professional Activities	1, 3, 5		These case units express the importance of setting clear priorities, integrating professional engagements in a structured routine, and maintaining a balance between leisure and responsibility.
		2, 4	Case Unit 2 shows more flexibility, with time being allocated based on personal desires, while Case Unit 4 follows a stricter routine with clear boundaries between personal and professional time.
Navigating Conflicts Between Professional and Personal Time	1, 3, 5		These case units prioritize family commitments, selectively engage in professional opportunities, and adapt their schedules to balance rest and activity. All show a clear prioritization of personal needs over professional demands.
		2, 4	Case Unit 2 is more open to professional invitations and adapts engagements based on personal availability, whereas Case Unit 4 limits professional involvement to avoid conflicting with personal time.
Redefining Personal Time in Retirement	1, 2, 5		These case units emphasize exploring new hobbies, maintaining physical and mental well-being, and fostering interpersonal connections. They combine leisure with family bonding and dedicate time to spiritual reflection.
		3, 4	Case Unit 3 is more focused on leadership roles or mentorship, redefining personal time through external engagement, while Case Unit 4 centers personal time on introspective activities like spiritual reflection.
Impact of financial considerations			
Financial	1, 2, 3		These case units show a structured approach to financial planning, including salary assessment, setting realistic savings goals, and seeking advice from financial advisors or peers.
			Case Unit 4 emphasizes prioritizing practical goals and reducing

Planning Before Retirement		4, 5	luxury spending, while Case Unit 5 expresses a more spontaneous approach to planning, focusing on long-term security.
Financial Challenges During Retirement	1, 3, 5		These case units highlight challenges like supporting extended family, managing unforeseen medical expenses, and avoiding overspending from lump sum payments. All deal with balancing financial responsibilities.
		2, 4	Case Unit 2 focuses on managing unexpected medical expenses and maintaining a modest lifestyle. Case Unit 4 shows concerns around entrepreneurial risks and maintaining balance in community contributions.
Effective Financial Strategies for Retirement	1, 3, 4		These case units focus on making informed investment decisions, pursuing low-risk opportunities, and collaborating with peers for advice. They emphasize sustainable and practical financial strategies.
		2, 5	Case Unit 2 leans toward the conservative side, prioritizing low-risk, practical investments and staying informed through retirement groups. Case Unit 5 explores more proactive entrepreneurial efforts with higher risks.
Financial Stability and Well-Being	1, 3, 5		These case units emphasize financial independence, avoiding reliance on family, and living within means. They also discuss cultivating a positive mindset to deal with financial struggles in retirement.
		2, 4	Case Unit 2 discusses balancing financial struggles with staying modest, while Case Unit 4 highlights the emotional impact of contributing meaningfully while also receiving compensation.

Discussion

Fears and Uncertainties in Retirement Transition

The study explored the emotional reactions and challenges faced by retirees, highlighting several key themes. The first theme, emotional reactions to retirement, revealed mixed emotions, with participants experiencing both excitement and apprehension about retirement, consistent with Xie et al. (2024). Some retirees felt anxiety due to financial insecurity, which aligns with Bocova et al. (2023) who noted that negative emotions like anxiety are common during retirement. The findings also supported Reyes et al. (2021), who emphasized that positive emotions play a role in mitigating retirement anxiety, demonstrating the complexity and individuality of retirees' emotional experiences.

The second theme, fears and uncertainties, revealed common concerns such as the fear of becoming unproductive, declining health, and social isolation, echoing Sevilleja (2020). Financial sustainability and the fear of becoming a burden to family were prominent fears among participants. This finding was further supported by Annuity.org (2024), which found healthcare expenses as a leading fear for retirees, and Cerulli Associates (2023), which identified outliving one's assets as a major concern. Participants shared similar fears about inadequate savings and unexpected expenses, underscoring the significance of financial

The third theme, financial and practical adjustments to retirement, aligned with Tomar et al. (2023), who highlighted the importance of early financial planning for a smoother transition. Participants in this study recognized the role of strategic financial decisions, such as pension planning, to secure their retirement lifestyle. Forsyth et al. (2021) further supported this by showing that business ventures could supplement pensions and provide additional security. Participants in this study also engaged in entrepreneurial activities to reduce financial risks and foster a sense of productivity. Additionally, Sharpe (2020) emphasized the importance of budgeting and avoiding debt, which resonated with the participants' focus on minimizing unnecessary expenses to maintain financial stability.

The fourth theme, impact of retirement on identity and roles, supported findings by Fadeeva et al. (2025) and Bordia (2020), who noted that retirement can lead to an identity

crisis due to the loss of work roles. However, retirement also offered a chance to find new purpose, as seen in Yemiscigil et al. (2021), and participants shared how their new roles in community and church services provided meaning and fulfillment, despite the challenges of losing their professional identity.

Lastly, the fifth theme, strategies for a smooth retirement, highlighted the importance of diversified investments and planning for healthcare needs, aligning with Birken (2019) and Miller (2023). Participants in the study also explored entrepreneurial ventures that aligned with their interests, providing both financial stability and personal fulfillment. McKenzie (2025) supported this by showing that small business ventures can offer additional income and a sense of purpose, a sentiment echoed by the retirees in this study who found entrepreneurial opportunities integral to a smooth retirement transition. Additionally, peer guidance was seen as essential in facilitating a successful retirement experience.

Navigating the Shift from Structure to Flexibility

The findings of this study reveal key aspects of the retirement transition process, especially the shift from a structured work life to a more flexible, unstructured lifestyle. The first major theme is the challenge of adjusting to the loss of routine. This aligns with Kim and Moen (2016), who noted that retirement disrupts established habits and requires retirees to create new routines that provide stability and purpose. Participants in this study shared that while they no longer had the pressure of deadlines and timetables, they had to develop new routines that helped them adapt to the freedom of their new schedules, ultimately accepting this shift as part of their retirement journey.

The second theme highlights the emotional and social aspects of retirement. Echoing the findings of Vo et al. (2023) and Settels & Bockerman (2025), retirees often experience a sense of loss when they leave behind daily interactions and relationships from their workplace. In this study, participants revealed that they missed these relationships, but found emotional support through spending time with family, particularly grandchildren. This engagement helped alleviate feelings of loneliness and isolation, reinforcing the importance of maintaining social connections for mental well-being.

Maintaining purpose and productivity emerged as the third theme, supporting the work of Amabile & Kramer (2023), who suggested that retirees maintain a sense of purpose by engaging in meaningful activities. Participants in the study found fulfillment in household chores, church activities, and community service, which kept them active and socially connected. This engagement in purposeful activities not only contributed to their satisfaction but also helped them preserve a sense of identity during retirement.

The fourth theme, managing flexibility and time structure, underscores the importance of balancing leisure and productive activities in retirement. Studies by Guo et al. (2019) and Bherer et al. (2023) support the idea that structured yet flexible routines enhance retirees' psychological well-being. Participants in this study reported that creating daily and weekly plans helped them manage their time effectively, allowing them to strike a balance between relaxation and productivity. This finding also resonates with Myllyntausta et al. (2017), who highlighted the importance of managing flexible time to maintain purpose and balance.

The fifth theme is the emotional and financial challenges associated with the transition to retirement. This aligns with the concept of "retirement transition syndrome" discussed by Daley (2024), which includes feelings of loss and disorientation. Participants expressed concerns about the loss of professional identity, isolation, and the need for financial adjustments after leaving salaried jobs. Many retirees in this study highlighted the significance of financial planning, savings, and budgeting as essential aspects of preparing for and managing retirement.

Finally, the theme of reimagining life post-retirement emphasizes the importance of adapting to new roles and activities. According to Amabile (2025) and Booth (2025), retirees who actively pursue new interests or hobbies are more likely to experience satisfaction in their post-retirement years. Participants in this study explored activities like travel, volunteering, and leadership roles, which allowed them to reconnect with their sense of purpose. This reimagining of their lives post-retirement not only enriched their personal lives but also helped them strengthen family bonds and contribute to causes they believed in, reinforcing the idea that retirement can be a time of continued growth and contribution.

Balancing Professional Involvement and Personal Time

The first theme identified in this study is maintaining professional connections post-retirement. This finding aligns with Musila et al. (2019) and Mateo (2017), who emphasized that professional engagement contributes significantly to the emotional fulfillment and societal impact of retirees. The participants in this study revealed a variety of approaches in redefining their professional engagement while balancing their personal time. Some retirees continued to serve as advisors to peers and colleagues, while others engaged in volunteering activities, both educational and spiritual. This ongoing involvement allowed them to retain a sense of purpose and identity, continuing to serve society in meaningful ways.

Furthermore, Abadilla (2019) and Sugawara & Takashi (2019) highlighted the importance of purposeful time management for maintaining productivity and engagement during retirement. The participants in this study effectively balanced guidance and professional involvement with personal time by limiting rigid schedules. They selectively chose activities based on personal desire and maintained control over how they allocated their time. Establishing clear boundaries between professional and personal engagements allowed them to manage both aspects of their lives effectively.

Amabile et al. (2024) also emphasize that retirees who stay engaged in professional activities, such as mentoring or consulting, not only sustain their sense of identity but also enhance their overall life satisfaction. The participants in this study demonstrated this by maintaining professional connections and receiving recognition and respect from their communities while finding fulfilling ways to give back.

The second theme, managing time between personal and professional activities, aligns with Henricks (2021), who stressed the importance for retirees to maintain commitments to work, leisure, and other life rituals. The participants in this research recognized the need to set clear priorities and integrate their professional engagements into a structured daily routine. However, they also established clear boundaries between leisure and responsibility, ensuring that personal needs and family commitments were met. This approach allowed them to maintain a fulfilling balance between work-related and personal activities.

Amabile and Kramer (2023) further reinforced this idea, suggesting that retirees should engage in meaningful activities that align with their personal values and priorities to foster a satisfying retirement. This perspective resonated with the participants, who integrated professional engagements into their schedules while seeking new purposes in retirement.

Vanderkam (2020) also discussed the significance of time management for retirees, advising that they allocate their time based on what matters most to them. This supports the participants' focus on setting priorities for family responsibilities while allowing flexibility in time allocation, ensuring that their retirement years brought joy and fulfillment.

The third theme focuses on navigating conflicts between professional and personal time. Sala and Quines (2023) found that retirees who set clear boundaries between work and personal life experienced greater peace of mind. In this study, participants emphasized the need to maintain balance to ensure a harmonious retirement experience. Many retirees prioritized family commitments and personal well-being, selectively engaging in professional

activities. This ability to manage time and set boundaries helped them avoid burnout while fostering stronger personal connections.

Bangao (2020) also suggested that retirement offers an opportunity for retirees to reconnect with family and rediscover themselves. The participants in this study demonstrated this ability by adapting their schedules to include both personal rest and professional engagements, occasionally declining excessive invitations to preserve time for personal activities. Similarly, Hrubenja (2019) discussed the challenges of balancing professional ambitions with personal commitments, and the participants in this study underscored the importance of setting boundaries to maintain a healthy work-life balance, even in retirement.

The fourth theme is redefining personal time in retirement. The findings of this study align with the Journal of Adult (2024), which suggested that retirement should be viewed as an opportunity for personal growth rather than a period of inactivity. Many participants in this study explored new hobbies and interests, including activities such as fishing, gardening, and other recreational pursuits, which contributed to their enjoyment in retirement. They also recognized the value of social engagements and activities that promote overall well-being, reinforcing the importance of interpersonal connections during retirement.

The Empower Research (2023) further supports the view that post-retirement is a time for personal fulfillment, including the pursuit of meaningful engagements. Some participants expressed a strong belief in redefining their personal time through these activities, which contributed to their sense of purpose. Additionally, Carstensen (2020) highlighted the role of time perception in shaping retirement decisions, noting that older individuals often focus on emotionally meaningful experiences, such as spending time with loved ones and engaging in spiritual reflection. This study found that retirees prioritize activities that enhance emotional well-being, blending leisure with family time and spiritual reflection to create a fulfilling post-retirement life.

Financial Considerations In Retirement Planning

The study reveals key financial considerations in retirement planning, emphasizing the importance of structured financial planning, managing challenges, and adopting effective strategies for a stable retirement. The first theme focuses on financial planning before retirement, supporting findings from Ferrarini et al. (2020) and Abadilla (2019), which highlight that individuals need to be knowledgeable about pension benefits and increase their income sources to ensure financial stability during retirement. The participants in this study demonstrated a structured approach to financial planning by assessing their salaries, setting realistic savings goals, and seeking advice from financial advisors and peers. They prioritized practical goals and reduced luxury spending to manage their finances effectively and avoid deficits. Similarly, the Philippine Institute for Development Studies (2021) emphasized the necessity of financial literacy and saving habits to prevent early depletion of retirement funds, a concept the participants practiced by regularly saving and avoiding unnecessary withdrawals.

The second theme addresses financial challenges during retirement, aligning with Rodriguez (2025) and Stalter (2025), who noted that early pension claims and supporting extended family members can strain retirees' finances. The participants in this study faced challenges like helping adult children with financial issues and contributing to community needs, which affected their budgets. They managed these challenges by maintaining a modest lifestyle and balancing community contributions to avoid financial strain. Additionally, unexpected medical expenses were a significant concern, and participants emphasized the importance of preparing for healthcare costs by budgeting for maintenance medicines and regular health checkups. These findings align with the research of Bangao (2020) and Stalter (2025), highlighting the financial stress caused by rising medical costs.

The third theme explores effective financial strategies for retirement, which aligns with the studies of Lusardi and Streeter (2023) and Yakoboski et al. (2023). These studies suggest that individuals with greater financial literacy make more informed investment decisions, contributing to long-term financial security. In this study, participants applied practical strategies, such as allocating funds for specific purposes and pursuing low-risk business ventures to sustain their finances. Some participants even engaged in entrepreneurial activities but were cautious about balancing risks and rewards. This reflects the importance of financial preparedness and making prudent investment choices to ensure a comfortable retirement.

The final theme, financial stability and well-being, highlights the importance of financial independence and living within one's means. The participants in this study emphasized that avoiding dependency on others financially and cultivating a positive mindset are crucial to overcoming financial challenges in retirement. This finding supports the research by Benjamin (2023) and Michigan State University Extension (2021), which stresses the significance of managing money prudently by distinguishing between wants and needs. The participants also stressed the importance of maintaining financial independence and setting realistic financial goals to achieve a fulfilling retirement. Overall, the study underscores that financial planning, disciplined saving, and adopting practical financial strategies are essential for ensuring long-term financial stability and well-being in retirement. By maintaining a positive outlook and managing resources effectively, retirees can navigate the challenges of post-retirement life with greater ease.

CONCLUSION

This study explored the retirement transitions of educational leaders, revealing that retirement is a deeply personal journey, beyond the end of one's career. Key themes identified include emotional adjustment, shifting identity, lifestyle changes, and financial concerns. Many retirees initially experienced uncertainty, loss, and detachment, yet showed resilience, finding renewed purpose through relationships, faith, volunteerism, and continued professional engagement.

The findings underscore that successful retirement transitions rely heavily on emotional and financial preparedness, along with support from family, government, and community networks. However, due to the specific regional focus of the study, the results may not fully reflect the diversity of retirement experiences across different educational settings or cultural backgrounds. Factors like health status, socio-economic conditions, and personal goals also play significant roles in shaping retirement experiences. The individualized nature of retirement is evident, as some retirees stay engaged in professional activities, while others choose full disengagement.

The limitation of the study includes a lack of diversity in the sample, limiting the generalizability of the findings. A broader and more diverse participant base would provide a more comprehensive understanding of retirement experiences. The qualitative nature of the research also means the findings are rooted in personal experiences that may not apply universally.

Based on these findings, several recommendations are made. The Department of Education should enhance retirement transition programs by providing structured emotional and financial support, as well as opportunities for post-retirement engagement. Financial institutions like GSIS, SSS, and insurance providers should offer updated records and transparent planning tools. Retirees should have access to continuous health and wellness support, particularly for those with physically demanding roles. Establishing support networks and community engagement programs can help reduce isolation and provide a sense

of purpose. Schools and faculty clubs might consider holding testimonial programs or offering cash incentives as expressions of gratitude and support. Additionally, timely pension delivery and cash subsidies should be institutionalized to ease financial stress.

Future research should focus on the financial preparedness of educational retirees, exploring the roles of savings, debt management, and financial literacy. Studies should also investigate emotional challenges, such as loneliness and identity loss, and their impact on mental health post-retirement. Further research could examine how personal responsibilities, such as caregiving, interact with professional involvement during retirement. The entrepreneurial ventures of retirees, along with health management, especially chronic illnesses, should also be explored as crucial aspects of retirement well-being. Cross-cultural comparisons of retirement experiences would offer valuable insights into effective policies and support systems.

In conclusion, retirement is not simply an exit from the workforce, but a significant life transition requiring comprehensive preparation and societal support. Educational leaders, whose careers have been dedicated to service, deserve a respectful, empathetic, and supportive transition. Addressing the emotional, financial, and social aspects of retirement will ensure it becomes a fulfilling and dignified stage in life.

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