

STATUS OF THE GOVERNMENT RETIREES (RETIRED FROM 1986-2010) OF BAIS CITY

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ABSTRACT: *This study examined the living conditions, profiles, and concerns of retired government officials and employees in Bais City, Negros Oriental, Philippines, who retired from service between 1986 and 2010. Anchored on theories of retirement, ageing, and human needs, the research recognized retirement as a major life transition often associated with changes in identity, health, and financial security. A descriptive normative survey method was employed, utilizing validated questionnaires and interviews. The respondents consisted of 146 retirees, representing 92.41% of the identified retiree population.*

Findings revealed that the retiree population was predominantly female, reflecting broader employment patterns in government service, particularly in education. Most respondents retired under the optional retirement mode and had accumulated long years of government service, commonly ranging from 30 to 34 years. The majority were married, college-educated, and largely composed of DepEd personnel, especially classroom teachers. Although many retirees received lump-sum benefits and monthly pensions, these were generally perceived as insufficient to sustain their desired standard of living amid rising costs of commodities. Despite advanced age, many retirees remained economically active through income-generating activities.

Health conditions varied, with many retirees reporting manageable but recurring illnesses requiring periodic medical attention. Social, civic, and political participation was generally limited, though religious involvement—primarily within the Roman Catholic faith—remained significant. A large proportion of retirees resided with their children, underscoring the continuing importance of family support.

The study concluded that financial security, health maintenance, and institutional support significantly influence retirees' quality of life. Recommendations emphasized pension improvements, enhanced medical benefits, structured pre-retirement programs, and policy adjustments to strengthen retirees' welfare and well-being.

Keywords: government retiree, financial security, quality of life, institutional support

1. INTRODUCTION

Retirement represents a major life transition marked by shifts in roles, routines, and sources of fulfillment. Structured, work-centred lifestyles are replaced by more flexible and leisure-oriented patterns, offering both opportunities and challenges [1]. Although retirement may provide freedom and new pursuits, it is often accompanied by significant losses, including diminished work identity, reduced self-esteem, declining physical vitality, and decreased financial security. Because employment is closely linked to one's sense of purpose and status, retirement can disrupt self-concept, particularly when compounded by ageing, reduced income, or the loss of a spouse [2, 3].

Retirement is widely viewed as a developmental turning point marking the transition from middle to old age and requiring psychological adjustment and resocialization to a new social status [4]. Limited job opportunities and reduced earnings may intensify economic vulnerability among older adults. Thus, strong family support and enhanced public and community-based services are essential, supported by legislation that promotes the welfare of senior citizens [5]. Proper pre-retirement planning is critical to maintaining productivity, purpose, and life satisfaction [1].

From an Eriksonian perspective, retirement is a period of life evaluation in which individuals assess their accomplishments. A sense of productivity fosters successful ageing, whereas stagnation and frustration hinder adjustment [4]. Bloom, Cunning, and Moore [6] further note that retirement often occurs later due to declining health, while longer life expectancy extends leisure years and increases consumption needs, though retirement age does not rise proportionally with longevity. Maslow's Hierarchy of Needs suggests that individuals must first secure basic physiological and safety needs—

such as financial stability—before pursuing higher-order goals like growth and self-actualization; unmet lower-level needs impede personal development [7]. Work Role Attachment Theory also underscores the centrality of work to identity and self-worth; strong attachment may result in resistance or negative emotional responses when disengagement occurs [8].

Guided by these theoretical perspectives, the study assesses the living conditions of government retirees in Bais City from 1986 to 2010 to identify measures for improving their quality of life, consistent with constitutional mandates and retirement laws protecting senior citizens. Literature indicates that many public-sector retirees, particularly teachers, approach retirement with mixed emotions due to strong career attachment and feelings of unpreparedness [9]. Retirement is framed not as an end but as a transition to meaningful self-directed activities, though misconceptions persist [10]. Some authors suggest lowering the compulsory retirement age to allow retirees to enjoy benefits longer while creating opportunities for younger workers.

Retirees can continue contributing to society by serving as resource persons, which reinforces their sense of productivity and value [11]. However, financial insecurity remains a primary concern. Many retirees face inadequate pensions, unreliable support from children, and limited savings, warranting improved compensation and recognition for long service [12]. Low salaries during employment, especially among teachers and lower-ranking employees, further weaken retirement outcomes [13]. Calls have been made for regular pension adjustments and timely disbursement to offset inflation [11,14]. Pre-retirement counseling and education—including gerontology programs—are recommended to ease adjustment and prevent social and health difficulties [1,15].

Shared responsibility among family, schools, and government is emphasized. Filipino family values and constitutional duties underscore care for the elderly [16]. Philippine laws such as RA 6683, RA 7432, RA 8291, and RA 9994, along with GSIS retirement plans under RA 660, PD 1146, RA 1616, and RA 7699, provide financial benefits, healthcare assistance, and social protection for retirees.

Related studies show that although retirees dedicated their productive years to public service, many experience anxiety due to insufficient pensions and rising living costs [17]. Attitudes toward retirement vary by age and gender and are influenced by health, income, preparation, and family support [18]. Many retirees remain socially and economically active through consulting or small-scale enterprises to supplement income [19-21]. Economic hardship, driven by inflation and high medical costs, reinforces the need for comprehensive pre-retirement counseling and policy reforms [18,22].

The conceptual framework highlights the influence of health, economic activity, and institutional support on retirees' quality of life. As the elderly population increases, greater attention must be given to pensions, privileges, and continued social participation. Sustainable development requires empowering and valuing retirees [23]. Thus, coordinated support from government and community institutions—especially the family, school, and church—is essential.

This study examines the profiles and concerns of government retirees in Bais City from 1986 to 2010, with government and community support as moderating variables. The findings provide a basis for an action plan and legislative recommendations to enhance retirees' living standards and life satisfaction.

The research aims to determine retirees' educational, service, family, health, social, religious, political, and economic characteristics, as well as their recommendations for improving their quality of life. It is significant as no prior study has focused on this group in Bais City. The findings aim to guide retirees, families, and policymakers in strengthening support systems. The study is descriptive and normative, employing survey questionnaires and interviews without testing hypotheses.

The respondents consisted of 146 retired government officials and employees from Bais City (92.41% of the identified 158 retirees). A normative survey method was used, with data collected through validated questionnaires and interviews. The instrument was developed in consultation with the dissertation adviser, reviewed through literature, pretested with ten retirees (excluded from the final sample), and approved by the Dissertation Committee. Data were tabulated, converted into percentages, and analyzed descriptively. Coordination with local and national offices facilitated data gathering, and personal distribution of questionnaires allowed for interviews and validation of responses.

2. RESULTS AND DISCUSSION

This section presents, analyzes, and interprets the findings of a study on retired government officials and employees in Bais City who retired from government service between 1986 and 2010. Data were gathered through questionnaires and interviews, and the results are presented within the respondents' geographic context. The study involved 146 retirees, consist-

ing of 62 males (42.47%) and 84 females (57.53%). This female majority is consistent with earlier local studies: Aguilar [24] reported that among 75 public school teachers and officials in Tanjay, Negros Oriental, 56 were female and 19 were male, while Bulado [18] similarly found a predominantly female retiree population in Dumaguete City. This pattern reflects the broader tendency for women to be more represented in teaching careers, while men are more likely to pursue higher-paying occupations or advance into administrative roles; the National Education Association discussion cited by Anderson [25] notes salary as a major factor driving men away from teaching, and reports from the Seattle area indicate that men dominate superintendent posts.

In terms of retirement age, respondents retired across a wide range, but the largest group retired at the compulsory age of 65 (32.88%), followed by those who retired at 60 (26.71%), with smaller proportions retiring between ages 50 and 64. Prior literature suggests that retirement is frequently influenced by non-voluntary factors, especially health and compulsory retirement policies. Kimmel [4], citing the 1963 Social Security Survey of the Aged, noted that only 28% of older workers retired for voluntary reasons such as leisure or job dissatisfaction, while most retired due to poor health, compulsory retirement age, or layoffs. More recent discussions emphasize that retirement concerns will become increasingly important because many employees leave the workforce before age 63 and most exit by age 70, often encouraged by early retirement packages, financial incentives, or declining job satisfaction [26].

The timing of retirement in this study clustered in the later years: 48.63% retired from 2006–2010, followed by 32.19% from 2001–2005, while only 4.11% retired from 1986–1990. These patterns suggest that retirement decisions are shaped by multiple factors, including compulsory retirement age, illness, accidents, the desire to access benefits earlier, and personal goals for leisure or new life pursuits. Kleiman [27] argues that retirement is increasingly viewed as an opportunity for travel, volunteering, and second careers—possibilities less available to earlier generations.

Regarding civil status, most respondents were married (40.41% of males and 49.32% of females), with relatively few remaining single. Bulado [18] likewise reported that marriage was the most common civil status among retirees in Dumaguete City. Literature cited in the text links marriage with advantages in health and well-being: Koball, Moiduddin, Henderson, Goesling, and Besculides [28] reported that married individuals tend to have better physical and mental health outcomes than unmarried individuals, and that children of married parents often experience better health and longer life expectancy. Marriage is also framed as a means of sustaining long-term partnership, raising children, and achieving economic and social security [29]. In the Philippine context, marriage and family are strongly reinforced culturally and legally; Article XV, Section 3 of the 1987 Philippine Constitution emphasizes the protection of the family and responsible parenthood [16].

Educational attainment among respondents was generally high. Most were college graduates, particularly in education-related degrees, with smaller numbers holding graduate or professional degrees and 14.38% completing high school.

This pattern aligns with Bulado's [18] findings that retirees in Dumaguete City were largely bachelor's degree holders, with a substantial proportion attaining master's and doctoral degrees. The narrative also situates these results within the Philippines' strong literacy tradition, noting Filipinos' high literacy and educational orientation [30].

In terms of schooling background, more respondents graduated from private institutions (59.59%) than from public schools (40.41%), and most private-school graduates completed college. The text attributes the preference for private schooling to perceptions of better security, facilities, and instructional quality, and notes research linking aspects of teacher effectiveness to experience and age [31]. International examples are also provided to contextualize private education growth, including Korea's expansion of private higher education [32] and the development of private schooling as a reputation- and profit-driven sector in Northeast India [33].

Occupationally, the retiree group was dominated by DepEd personnel, particularly classroom teachers (50.68%), with smaller numbers holding supervisory or administrative posts and a minority coming from other government agencies (e.g., engineering, law enforcement, health, treasury). The narrative notes that some agencies in Bais City had fewer retirees because they were established more recently or had smaller staffing complements compared with DepEd. Overall, the data suggest that higher educational attainment was associated with holding key positions in government service, consistent with survey evidence linking college education to career opportunity and competitiveness [34].

Respondents also reported long government service, ranging from 20 to 45 years, with the largest group having 30–34 years of experience. These long service years are interpreted as contributing to expertise and the potential for retirees to continue contributing to the community (e.g., as speakers in seminars and conventions). This value of experience is echoed in international discussions of workforce development, including New Zealand's emphasis on training, skill development, and workplace learning in an increasingly older and diverse society [35].

Finally, retirement mode data show that most retirees availed of the optional plan (65.75%), followed by compulsory retirement (32.88%) and disability retirement (1.37%). This mirrors findings that many retirees choose optional retirement to access benefits earlier [24]. The text underscores the importance of early retirement planning and assessing future financial needs to determine the most appropriate settlement mode [36]. Benefit data indicate that many retirees received lump-sum payments of ₱500,000 and above, while pension levels varied, with a majority receiving ₱9,100 and above monthly. However, earlier studies caution that pensions can be insufficient amid rising commodity prices, forcing retirees to seek supplementary income or livelihood activities [21,37].

3. CONCLUSION

Based on the study findings, several conclusions were drawn. First, the retiree population in Bais City is largely composed of females, with many retiring before the compulsory retirement age. Most of the retirees left government service during 2006–2010, while only a small proportion retired during 1986–1990. The majority are married, educationally qualified, and generally continue upgrading their qualifications up

to retirement. Most graduated from private institutions rather than public schools. In terms of employment background, the retirees were largely DepEd personnel, particularly classroom teachers, and most had accumulated long years of government service. A majority retired under the optional mode of retirement. However, the retirees' lump-sum benefits and monthly pensions were generally meagre and insufficient to sustain their standard of living. Most retirees had an average of four to six children, and a large majority were living with their children.

Second, the results indicate that many retirees experience poor health, although their illnesses were typically not serious or contagious. Most sought medical care through hospital visits for check-ups or treatment about twice a year.

Third, the retirees showed limited involvement in civic organizations, although many remained socially active and enjoyed community gatherings and events. Religiously, the majority adhered to the Roman Catholic faith, with only small numbers affiliated with Aglipay or Protestant groups. Many were also members or officers of Roman Catholic-based religious organizations, while only a few belonged to organizations of other religious traditions. Politically, most retirees were not active supporters of, nor affiliated with, any political party.

Fourth, despite old age, many retirees continued engaging in income-generating activities to supplement their modest pensions.

Finally, a large majority of retirees expressed the need for improvements in retirement support, particularly through increases in monthly pensions as well as hospitalization and medical benefits.

4. RECOMMENDATION

Based on the findings and conclusions of the study, the following recommendations are proposed:

First, it is recommended that the compulsory retirement age for government officials and employees be reduced by at least five years to allow workers to access their retirement benefits earlier and for a longer period. For members of the AFP, PNP, and other law enforcement agencies whose mandatory retirement age is fifty-six, a six-year reduction is proposed.

Second, government employees who are non-degree holders are encouraged to pursue further education in order to qualify for promotion prior to retirement.

Third, the government should strengthen public tertiary education by raising academic standards and expanding course offerings to better serve societal needs.

Fourth, all government departments and agencies should establish structured pre-retirement programs to help employees prepare for life after service.

Fifth, lump-sum payments and monthly pensions of government retirees should be increased to keep pace with the rising cost of commodities.

Sixth, accumulated service credits of retiring government workers should be converted into cash benefits upon retirement, regardless of rank, similar to the practice for military and police personnel.

Seventh, children of government retirees should be granted incentives and benefits, such as scholarship programs.

Eighth, hospitalization and medical benefits—especially for retirees who are financially disadvantaged—should be enhanced.

Ninth, retirees are encouraged to organize and establish cooperative pharmacies to maximize the twenty percent (20%) discount on medications.

Finally, retirees suffering from ailments such as stress and rheumatism are advised to maintain a proper diet, adequate rest, and regular exercise to support their health and well-being.

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