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## Process of transition of late adults to retirement

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### Abstract

Change is considered to be inevitable to the human development and one of the changes that an individual may undergo is retirement. Late adults are individuals who are most likely to experience retirement. The study aimed on identifying different facets and acknowledging different perspectives that may shape the individuals process of transition to retirement. There were six participants whose age are ranging within 59 – 65 years old and were selected from NCR and some parts of Rizal, three of those six participants were retiree and the other three were pre – retiree. The study shows that there were six processes that an individual may undergo towards retirement and these are: preparation to retirement, compliance to retirement law, spending time, feeling the impact of retirement, realization of accomplishment, contentment and continuation of responsibility. Also, researchers identified aspects that may shape their process of transition to retirement. In order for an individual to promote acceptance to retirement a preparation is needed. Late adults have their own accomplishment that they should acknowledge for.

**Keywords:** Retirement, late adults, voluntariness, preparation, transition, process

### 1. Introduction

In the Philippines, avoid asking an individual's age is a sign of respect especially when a person is currently undergoing the stage of adulthood it is common to hide one's age (Valdez, Angela, Pareja – Corpuz, & Hernandez, 2013) [15]. Older adults are respected because of their experience, insight, and wisdom that they can share because there is a social belief that wisdom and experience are acquired through time. Yet upon this connotation, with regards to respect and responsibility for older adults is inconsistent (Brossoie as cited by Robnett & Chop, 2015, p.21) [1].

One of the misconceptions about age is that it became as the definition of biological function wherein it is the number of years an individual has lived wherein it also because the results of norms and expectations of society, wherein the abundance of our experience indicate our age. Factors such as social class, race, and other social factor are where aging is dependent from (Little, 2013, p. 389) [8]. This is a form of evidence that the demands of other individuals and society may give meaning to the transitioning process of late adults.

Tiongco as cited by Dela Paz (2015) [5], defined that most Filipino workers are worried when they think that they will retire already because they think about draining their savings, inability to health care, having no one to take care of them, and to become someone who will be a burden to their children. Moreover, the viewpoint of late adults with their age reflects to what they think that the society will demand to them.

Health is an essential criterion for an individual's well being, their capability to remain in workforce, and financial investment (Martin, Schoeni, & Andreski, 2012) [9]. From the given statement, this study wants to identify the different facets and aspects of transition that late adulthood is going through the life course. Also, this study wants to acknowledge different perspectives toward retirement that may shape the transition process.

The study also aims to understand the transitioning process of late adults that may promotes acceptance to their new phase of life and to disintegrate the stigma about aging, wherein some people viewed it as the end of their responsibility in the society. The researchers also aimed that this study will create awareness that we individuals still have responsibility to older adults.

## 2. Literature Review

### 2.1 Theoretical Framework

According to Charmaz (2006) [3]; Charmaz and Henwood (2007) [2] as cited by Charmaz and Bryant (2007, p. 1) [2], Grounded Theory Method contains a systematic and inductive approach for conducting research with the goal of developing a theory, while still focusing on developing analysis derived from their data. Data collection and analysis will be gathered at the same time and each relates and unifies the other. The Grounded Theory Method constructs evidences into a systematic procedure that leads researchers to look at all acceptable theoretical clarification for their research discoveries.

Researchers utilized this theory because the study focused on late adults and their process of transition to retirement. Researchers explained the experiences of late adults to retirement and identified the different facets and aspects of transition that shaped their process of transitioning. Also, this method guided the researchers to formulate a more precise theoretical framework.

### 2.2 Variable Discussion

#### 2.2.1 Life Course

According to Fuller – Iglesias, Smith, & Antonucci (2009); Settersten (2003) as cited by Moody & Sasser (2015, p. 2) [11] said that as we thought of aging we tend to represent it with an image of an old person. Aging begins much earlier in life and we cannot wholly understand what old age means unless we recognize it as a part of the entire course of human life, and this approach is called the life course perspective. Wherein, a life course perspective would recognize indications of journey through life whether important life events or transition points, such as graduation from school, first job, marriage, and retirement (Moody & Sasser, 2015, p.7) [11].

Life course is a transitioning process from beginning to afterlife whereas it also includes the succeeding process of predictable life events such as physical maturation and series of age – related roles such as child, adolescent, adult, parent, senior, and etc. At each stage in life, individuals disregard their previous roles for them to accept new ones, new institutions or situations and throughout the process individuals will learn from their experiences or previous roles and a revised self – definition will show. (Little, 2013) [8].

All the stages that may happen through the life course should be acknowledged. Every stage is a point that will give meaning to the transitioning process of an individual. For us to understand wholly the entire course of life we need to acknowledge transition points such as being a child, adolescent, adult, older adult and etc.

#### 2.2.2 Late Adults

Work – related roles are crucial for late adults and this kind of role takes toll on them wherein they experience that a lot of employers and employees see them as inflexible, unable to learn new skills, ineffective and overrated. It is explained that a common type of discrimination that late adults are receiving is work – related. (Brossoei as cited by Robnett & Chop, 2015, p.36) [1].

It can be concluded that older adults experience discrimination and others should be aware of it. We, individuals will also experience the late adulthood stage and with that connotation, every stage even late adulthood

should gain respect and understanding not prejudice just because we're at the stage that we're in favor because we're younger and capable.

#### 2.2.3 Retirement

According to Honey as cited by Hughes (1993, p. xii) [7] said that retirement is inevitable transformational change and proposed that it is an important change that a preparation is needed, anything that is going to help an individual adapt to change is to be accepted. Also according to Hughes (1993, p.xvi) [7], retirement should be acknowledge as a basic human right whereas society should take responsibility in provision of resources such as health care, financial, and education. To that, retirement is a stage that should be recognized by the society that has equal importance to other stages of human development.

Retirement can be perceive by either loss or freedom, factors such as cognitive, emotional, and motivational helps individuals distinguish any event, and adaptability is determined on a balance that changes through time. Studies say that the individual differences within older adults affect the one's perception and adaptation. After retirement, individuals remain active and competent regardless of change in economically productive roles. It's innate that human body declines and dies, but usually in the middle and late old age, individuals hold qualifications and credentials they should be acknowledge for. (Moody & Sasser, 2015, p. 24) [11].

One of the transition points that we should recognized for us to understand wholly the entire course of life is retirement. We should also recognized late adult having great qualifications and credentials not just they have lost their economic productive roles. By that, retirement gives individuals an acknowledgement to late adult's eligibility and credentials.

#### 2.2.3.1 Different Facets of Retirement

Lifestyles of older adults differ so are their attitudes toward retirement. Some define retirement as a chance to pursue a special interest, hobby, or travelling that they never did when they are still working. Others may see it as a chance to pursue a second career and for some who had a prominent situation they may view it as a saddening situation. Generally, individuals define retirement as a time where they find relaxation for themselves and make time for their spouse, children, grandchildren, and friends. (Brossoei as cited by Robnett & Chop, 2015, p. 45) [1].

Individual differences should be considered in the stage of retirement. Every individual has their own experiences and this can shape an individual's adaptation towards retirement. Their different view about retirement may also give either a strength or weakness to them.

### 2.3 Problem Statement

**Research Question 1:** How do the perspectives of late adults toward retirement shape the process of transition in terms of

1. different facets to retirement
2. Perception towards process of transition?

### 3. Research Methods

#### 3.1 Research Design

The researchers applied a qualitative approach with a use of Grounded Theory wherein it approaches a research as a

persistent interaction with the data (Charmaz and Bryant, 2007, p. 1) <sup>[2]</sup>. Qualitative study is a form of method that will give knowledge and awareness to the meaning of individuals in connection to either social or human problem (Creswell, 2014) <sup>[4]</sup>.

### 3.2 Research Locale

Researchers chose participants from white collar job category, also, researchers chose participants from National Capital Region and some parts of Rizal. The researchers selected participants from the most populous region in the Philippines that is National Capital Region (NCR), it has a population of 12,877,253 and also the third populous province in the region of CALABARZON that is Rizal, with a total population of 2.88 million (PSA, 2016) <sup>[13, 14]</sup>.

### 3.3 Key Informant Selection

The researchers applied the principles of purposeful sampling. According to Patton (2002); Creswell and Plano Clark (2011); Bernard (2002); and Spradley (1979) as cited by Palinkas, et al. (2015) <sup>[12]</sup> that purposeful sampling is a method that involves a keen selection of participants or a group that are well-informed and well-experienced to the study of the researchers, willingness and capability is considered by the researchers. Researchers gathered 6 participants whose age is ranging from 59 – 70 years old, wherein 3 participants fall in the category of pre – retiree and the other 3 fall in the category of retiree from a white collar job such as branch head, editing clerk, nurse, teacher, administrative aide and cataract coordinator. Researchers considered participants' functional capacities, individuals who have observed that is incapable will be disregarded.

### 3.4 Research Ethics

Researchers followed the corresponding set of regulation from the APA Ethical Guidelines that guaranteed that this study does not cause any harm to participants and guaranteed that this study is truthful and reliable. (1) Voluntariness, researchers didn't tolerate involuntary participants, therefore researchers only include voluntary participants. Researchers assure that all participants in this study are willing to participate and to be interviewed with knowing the scope of the study. (2) Respect, researchers respected the participants' autonomy and experiences therefore, researchers provided an informed consent and respect that they have the right to know the environment and scope of the study. (3) Anonymity, researchers preserved confidentiality and privacy wherein researchers have given the participants a right to be anonymous. The interviews are recorded by means of audio recording and writing therefore, the participants' information and answers are classified and were deleted after the study. (4) Competency, researchers practiced competency wherein the study have only fell in the field of knowledge of the researchers. Researchers didn't ask questions to respondents that are irrelevant to the limitation of the study. Also, with the consideration that a participant may experience emotional discomfort, researchers are willing to discontinue. If emotional discomfort had been experienced, researchers should provide a professional guidance.

### 3.5 Research Instruments

Semi – structured type of interview is facilitated by the researchers. Researchers asked participants with about 22 validated interview questions. According to (How to do

semi- structured interviews, 2014; McMillan & Schumacher, 1993) <sup>[10]</sup> semi – structure interviews are used for gathering information about people's ideas, opinions, or experiences. Also, it involves interviews that have open – ended questions to obtain data from on how they perceive and ability to explain the significant events in their lives.

### 3.6 Data Collection

Data collection began from providing informed consent to participants, researchers handed over an informed consent and let the participant be familiarize to the scope of study. From that, researchers used semi – structured interview and observed a continuous flow of answers from the participants by using open – ended questions for obtaining more comprehensive information about the study. Data collected from the interview is recorded by means of audio recording and writing and for the protection of the participants. Researchers assured that their answers and profile are preserved properly. Next is that the researchers have debriefed participants to the nature of the study and informed participant what the roles they have taken part to our study. From all the data that has been collected from the respondents, researchers preceded to analyzing the data by means of grounded theory method.

### 3.7 Data Analysis

Followed by the data collection is data analysis, wherein researchers applied Grounded theory method by Kathy Charmaz. According to Charmaz (2006) <sup>[3]</sup>, data analysis started from qualitative coding wherein the data and what is the data all about are defined where selecting, separating, and sorting the data is included, next is memo writing wherein it gave a hint to analyze the data, next is theoretical sampling, saturation, and sorting in which it gave more detailed categories to the emerging theory, next is reconstructing theory, which involved the meaning of theory, next is writing draft, that involved bringing out the comprehensive argument of the study, and reflecting on the research process, where researchers reflected and went back on the previous steps of analyzing the data.

## 4. Results

### 4.1 Participants

Participant 1 is a 60 year old female who is a retired Branch Head in a private company.

Participant 2 is a 60 year old male who is a retired Editing Clerk and Union President in a private company.

Participant 3 is 65 year old female who is a retired Registered Nurse in a private company.

Participant 4 is 59 year old male who is a Public School Teacher in Government school.

Participant 5 is a 64 year old male who is an Administrative Aide and Clerk in Government Participant 6 is a 64 year old female who is a Cataract Coordinator in a Mayor's Office.

### 4.2 Themes, Coding, and Analysis

The researchers applied constructivist approach of grounded theory of Kathy Charmaz for the data that has been collected. The researchers analyzed the data from the participants through coding to further understand the data that has been collected. Charmaz (2006, p. 130) <sup>[3]</sup> stated that the theory cannot stand outside the researchers' interpretation and will only depend on the perspective of the researchers. The following themes and categories are guided by the grounded theory of Kathy Charmaz.

**Table 1:** Emerging Themes and Categories of Process of transition of late adults to retirement

Emerging Themes	Categories
Process of Retirement	• Preparation to retirement
	• Compliance to retirement law
	• Spending time
	• Feeling the impact of retirement
	• Realization of Accomplishment
	• Contentment and Continuation of responsibility
Act of Preparation	• Financial
	• Adjustment to daily routine
Voluntariness to retirement	• Forced
	• Accepted
Ideas of retirement	• Retirement should have no age
	• Retirement should be voluntary
	• Retirement is an accomplishment
Usage of Retirement Time	• Leisure
	• Family
Adjustments	• Monotonous and stagnation at home
	• Wanting to work as long as capable
Types of accomplishment	• Duty in work
	• Provision in children's education
	• Reaching certain age

#### 4.2.1 Process of retirement

This pertains to the order of retirement that an individual will undergo through the process of transition to retirement.

##### 4.2.1.1 Preparation to retirement this process is where the individual anticipate retirement and prepare for it

“Syempre prepare for what you will be when you retired. Prepare for your new way of life. Prepare for your future. You have to prepare for your life.” (Of course prepare for what you will be when you retired. Prepare for your new way of life.

Prepare for your future. You have to prepare for your life.) – P4

##### 4.2.1.2 Compliance to retirement law

This process explains that working individuals need to comply with the retirement law that is implemented nationwide.

“*Pwede ka pang mag trabaho until the age of 65 ayon sa batas kaya lang yung kumpanyang (Company name) upon reaching the age of 60 pinapa-retire ka nila wala, wala jan at karamihan sa mga kumpanya ganun talaga ang ginagawa nila.*” (You can still work until the age of 65 according to the law but then in our company, upon reaching the age 60 they will force you to retire and that is really what they do in most of the companies.) – P2

##### 4.2.1.3 Spending time

This process is what an individual is going through retirement and to some this is what they look forward to. This is the process wherein they realize they have more time in retirement than in work.

“*...at least eto pag-retire mo after retirement mo may time ka magsimba, may time ka mamasyal kung meron kang papasyalan may time ka talaga lalo na sa family mo...*” (...after retirement, you'll have time to go to church, time to wander around if there are places to go to and you really have time for your family) – P1

##### 4.2.1.4 Feeling the impact of retirement

This process explains after enjoying the time that retirement

gives there would be a set of beliefs and assumptions that will arise.

“*...after retirement, nung una nageenjoy ako magluto, mag carpentry sa bahay, dahil maraming ahn ano time na nasa pamilya, ngayon kinukulang.*” (...after retirement, at first I enjoyed cooking, doing carpentry at house, because I have a lot of time for my family, but now there's shortcomings.) – P2

##### 4.2.1.5 Realization of Accomplishment

It is a process wherein an individual who is experiencing retirement begin to realize their accomplishments that there are a lot of things to be thankful for.

“*No regrets because in your mind and in your heart, alam mong naka silbi ka at you have done your very best.*” (No regrets because in your mind and in your heart, you know that you have served well and that you have done your very best.) - P4

##### 4.2.1.6 Contentment and Continuation of responsibility

This pertains to the result of the process of retirement. Individuals feel contentment through their realization of accomplishment. Continuation of responsibility pertain that retirement only end the responsibilities in work but the responsibilities in the family continue.

“*...maganda kasi nakagraduate, sabay sakin yung anak ko... sa pagreretire ko so happy ako dyan.*” (...my child graduated and I retired at the same time so I'm happy about it.) – P1

“*Hindi mo hindi mo... wag mo sabihin tapos na ang responsibilidad mo kasi may mga anak ka pa, manganganak yon, mag aalaga ka, pero hindi ko sinasabi yung ano yun lang inaano ko pagnakita kong may apo ka na masaya ka, eh hindi pa tapos ang responsibilidad sa children...*” (You shouldn't state that your responsibility is done. You still have children and you will have grandchildren that you need to take care of. I'm not saying that you will just take care of them I'm just saying that I will be happy seeing my grandchildren growing up. Responsibilities for your children never end.) – P3

## 4.2.2 Act of Preparation

There are many things that an individual should prepare when approaching to retirement.

### 4.2.2.1 Financial Preparation

Most of the individuals who'll undergo retirement should be preparing financially. Retirement is the end of an individual's work therefore the source of money of an individual will be diminished.

"...so financially uhh... *pinagahandaan mo yan kasi natural lang sa magkakaedad ang nagkakasakit kasi financial di ba? Kasi financial ang kailangan pero okay lang naman na since nagtrabaho ka noon meron ka namang savings di ba?*" (...so financially, preparing for it because it is normal that when aging we become sickly so financial right? Because financial is needed but its okay since you worked before so you have savings right?) – P1

"*Bago ako magretiro, pinagahandaan ko na ako ay magiipon ng pera sa bangko kaya lang meron akong ipon kaya lang maliit lang ayy... dapat yung ipon mo malaki para hindi ka madehado... kasi lahat ng mga anak mo nagtatrabaho pero hindi kanila pwedeng bigyan naman kasi priority nila yung mga... may pamilya na sila eh.*" (As a preparation before retirement, I keep my money in a bank but my savings are just little... your savings should be enough so you won't be at stake... because all of my children are working but they can't provide me financially because they have their own family which is their priority.) – P3

### 4.2.2.2 Adjustment to daily routine

Adjustment is important in an individual especially when entering a new phase of life. Since an individual will be transitioning from work, which consumes a lot of time to retirement, which they will stop from working and individuals should prepare for that.

"It will need a lot of adjustments you see. When you are used to working, you are used to working so every morning, you do the regular routine that you are doing." – P4

"*Kailangan marunong ka lang magadjust sa sarili mo. Kasi wala kang work, nasa bahay ka lang. Kaya marunong kang magadjust kung ano yung kwan whatever na dumarating sayo iadjust mo yung sarili mo para hindi ka yung paano ba ito? Yung mamoblema ka di ba?*" (You need to adjust yourself because you will no longer work and you'll just stay at home. You need to know how to adjust yourself to whatever that will happen to you so you won't be troubled.) – P1

## 4.2.3 Voluntariness to retirement

Due to the retirement law that is mandatory, the individual's voluntariness may shape its direction towards retirement.

### 4.2.3.1 Forced Retirement

This pertains to an individual being denial about retirement and wherein an individual sees oneself as being capable to do work. This may shape by the individuals' definition of retirement that it should be voluntary and should have no age.

"*Retirement does not bring any good. Especially considering the financial consideration na napaka baba naman. Wala lang. Kasi I am forced to retire. I feel nothing good because I am forced to retire as mandated by law. Retirement should be voluntary.*" (Retirement does not

bring any good especially the financial considerations are not enough. I feel nothing good because I am forced to retire as mandated by the law. Retirement should be voluntary.) – P4

### 4.2.3.2 Accepted Retirement

Individuals that have accepted retirement are more likely to consider retirement as normal. Also, individuals that have accepted retirement tend to see retirement as an accomplishment.

"*Eh siguro depende lang yon, kung happy siya or hindi pa siya handa sa isang bagay lalo na pagretire niya, pero kung katulad sa kin wala naman akong pagaano na nagretire na okay naman ako.*" (It only depends, if the individual is happy or if the individual is not ready about the things like retirement, but for me I don't have to worry that I'm already retired, I'm okay with it.) – P1

"*Oo syempre dahil inaasahan mo na yun na ikaw magreretiro ka na, matanda ka na sa lahat. Okay lang sa kin.*" (Yes of course because I'm expecting that I will retire, I'm old enough. I'm okay with it.) – P5

## 4.2.4 Ideas of retirement

Individuals' ideas about retirement vary and this may shape the individuals' process of retirement because it also shapes their voluntariness to retirement.

### 4.2.4.1 Retirement should have no age

This definition came from the individuals who perceive that their age don't define their capabilities and by this definition it may shape into forced retirement.

"*Well siguro sa akin walang sense yon ahh... sa Japan until 75 years old nagtrabaho pa eh sa ibang country meron maski Malaysia, Singapore ganyan.*" (Well for me it doesn't have sense, in Japan you can still work until 75 years old in other countries too as well in Malaysia and Singapore.) – P2

"*Retirement age for me is walang age. There should be no age for retirement oh. Oh as I have said in America, there is no age, age is not a pre requisite when you apply for a job.*" (Retirement for me has no age. There should be no age for retirement. As I have said in America there is no age, age is not a pre requisite when you apply for a job.) – P4

### 4.2.4.2 Retirement should be voluntary

This definition came from individual who still wanted to work because they think that they are still capable. Individuals who define retirement like this will want to work as long as they are capable.

"I feel nothing good because I am forced to retire as mandated by law. Retirement should be voluntary." – P4

"*Syempre susunod ka dun kase kung mahina kana ang pipilitin nila gusto ko na mag-retire. Pero ako gusto ko pa, gusto ko pang magdire-diretso trabaho hangga't kaya ko kaya wala akong mapiling age limit na sasabihin mong...for retirement? Malakas pa ko eh.*" (Of course you have to follow when you're not capable they will give retirement to you. But for me I want to work, I want to continue until I'm still capable that is why I can't choose an age limit for retirement.) – P6

### 4.2.4.3 Retirement is an accomplishment

Individuals who define retirement like this are the ones who accepted retirement. Individuals that think they have accomplished all of their duty to their past work and in life.

*“Achievement... Syempre achievement ... parang complete na yung... Na-complete mo na yung kwan mo sa buhay dahil magretire eh.”* (It is an achievement because it is like you completed your duty in life because you will retire.) – P5

#### 4.2.5 Usage of Retirement Time

An individual will have a lot of time when retirement comes. Individual's way of using own retirement time may shape one's process to retirement.

##### 4.2.5.1 Family

Most individuals spend their retirement time to their family. Some individuals see retirement as having more time for their family.

*“Happy ka. Dba? Kasi nag – end na yung mga work load mo, mga stress mo di ba? Masaya ka... Mostly nakafocus ka nasa family mo...”* (You're happy because your work load and stress has ended right? You're happy because you'll be mostly focused to your family...) – P1

*“Yan nga pagnagretire di ka atleast nakikita mo palaging anak mo magkakasama kayo sa pagkain sa gabi...”* (When you retired you can always see your children and you can eat together with them at dinner...) – P3

##### 4.2.5.2 Leisure

Some individuals who were experiencing retirement spend their time to the things they have interest such as travelling, without the feeling of being tied to work and having time limits.

*“...ang pag travel ayun ang di mo nagagawa noon, long travel, kumbaga sa hindi ka nakapagenjoy ng much much, noon 3 days ka lang leave, 1 week ka lang leave, pero ngayon to the max gusto mo isang buwan diba, wala ka sa metro manila na sa probinsya ka kung saan gusto mo, kumbaga sa ano limited lang ang time mo noong araw, ngayon ano na... travel ka more kung gusto mo.”* (...travelling is what you can't do before like long travel, it is like you can't enjoy so much because before you only have 3 days leave, 1 week leave, but now you can have a month, you can't just be in metro manila you can be in province anywhere you want, it is like your time before is limited, but now... you can travel anytime you want.) – P1

#### 4.2.6 Adjustments

An individual will undergo a lot of adjustments while approaching retirement and this may shape some of his/her realizations about retirement.

##### 4.2.6.1 Monotonous and stagnation at home

The aspect of being untied to work will give an individual limitless time that may lead to feeling of monotonous and stagnation at home by realizing that one's doing is kept on repeating.

*“Because you will do nothing. It will rush. It will double the aging process. Eh because you are doing nothing. You will do nothing at all kaya mag rurush yung process of aging. Except to watch tv. Except to drink coffee.”* (You will do nothing. It will rush and will double the aging process. It's because you are doing nothing. You will do nothing at all except to watch television and to drink coffee that's why it will rush the process of aging.) – P4

*“...pero kapag nasa bahay ka at sanay kang magtrabaho ng marami mabobored ka masisira ulo mo sa bahay, monotonous na ang ginagawa mo... maglinis magluto...*

*kasi mga anak mo iiwanan ka, minsan manonood ka lang din araw araw manonood kang tv magbabasa kang mga magazine o libro... diba? Ang hirap ng magretire hahanap hanapin mo yung trabaho.”* (...if you're at home and you're used to work a lot, you'll get bored and get nuts at home, what you're doing is monotonous, like cleaning and cooking, because your children will left home, sometimes you'll just watch television every day, reading magazine or a book, right? It is hard when you retire, you'll always think of work.) – P3

##### 4.2.6.2 Wanting to work as long as capable

With the thought of stagnation at home it may shape an individual's adjustment, an individual who is experiencing retirement may come to think of wanting to work and will come to a realization that he/she is still capable to work.

*“Ako, siguro hanggang dito lang ako sa 60 dahil syempre yun lang naman ang company ko pero kung minsan naiisip mo rin na pwede ring 65 kung kaya mo rin lang pa diba, pero kasi hindi naman na talaga ko pwede mag-extend eh private company pero ang government talaga by 65 ang age mo not unless na di mo kaya pagdating ng araw na 65 ka pwedeng lessen pwede naman pero ako kasi iniisip ko able pa ko magtrabaho.”* (For me, I'm only until 60 because of my company but sometimes you'll think that you can still work until 65 if you are still capable right, but because I can't extend since it is private company but in government it is really until 65 not unless you are not capable when you reach 65 you can retire before it but I sometimes think I'm still able to work.) – P1

#### 4.2.7 Types of accomplishment

With the time being spent in retirement an individual will realize all of one's accomplishment yet an individual may realize one's accomplishment beforehand because he/she accepted retirement.

##### 4.2.7.1 Duty in work

It is said that retirement is an accomplishment by means of completion of work. The passion and dedication given to work implies as an achievement.

*“Hindi naman kumbaga nagampanan ko nung hindi pa ko nasa retirement period. Nagampanan ko yung katung kulang binigay sa akin ng boss ko...”* (Not really but it's like I performed my duty before my retirement period. I already performed the tasks given to me by my boss.) – P6

##### 4.2.7.2 Provision on children's education

This accomplishment indicates that when an individual had provided education to children and reached one's goal to let children finish school, it will serve as an accomplishment to oneself.

*“Maraming achievement at mga kwan ahh... napag-aral ko mga anak ko, naibigay ko sa kanila magandang buhay tsaka kuwan... may maiwan nako sa kanilang pang kabuhayan.”* (There are many achievements like I have provided for my children to finish their education. I have provided a good life and I was able to give them a livelihood.) – P5

##### 4.2.7.3 Reaching certain age

This accomplishment pertains on how an individual reach certain age like retirement age. Individuals tend to be thankful and proud upon reaching certain age.

“Sakin hindi naman eh wala namang problema eh. Mas proud pa nga ako at nakarating ako sa edad na to.”(For me, there’s no problem. I am more proud that I have reached this age.) – P2

“Sa family ang mga anak ako nag papasalamat kaming pare-pareho dahil umedad akong ganito”(In my family, my children and I are thankful for I have reached this age.) – P6

4.2.8 Emergent Framework

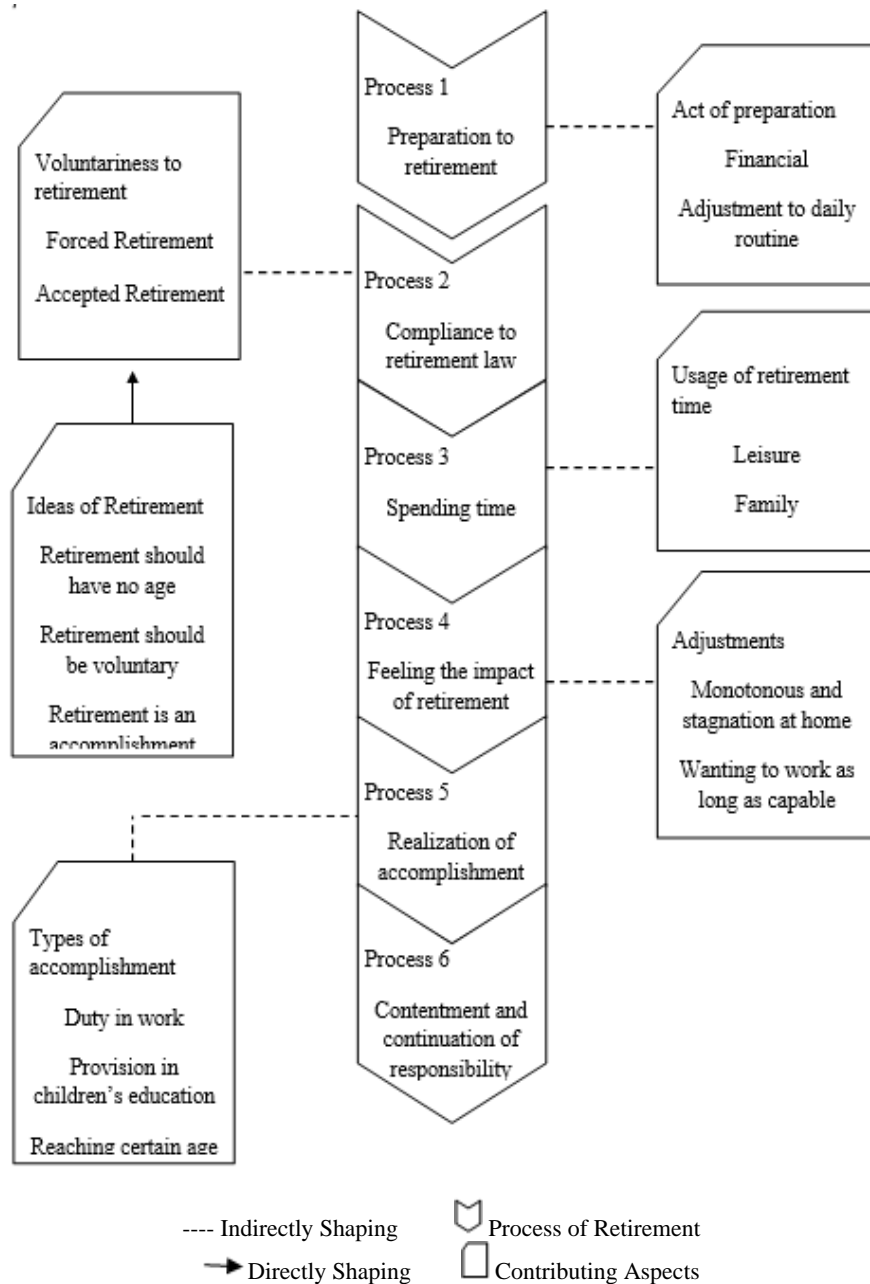


Fig 1: Process of Retirement

There six processes of retirement that an individual may undergo and these are (1) Preparation to retirement, (2) Compliance to Retirement law, (3) Spending time (4) Feeling the impact of retirement, (5) Realizations of accomplishment, and (6) Contentment and continuation of responsibility. Act of preparation, voluntariness to retirement, usage of retirement time, adjustments, and types of accomplishment are the contributing aspect that may shape the process it was connected to. The idea of retirement shapes one’s voluntariness to retirement that may also shape the compliance to retirement law.

5. Discussion

The results showed that a financial preparation to retirement is needed for them to provide health care for themselves when it is needed. Also, a preparation in daily routine is needed because of

being stagnation at home and daily routine may kept on repeating. The statement is in support to Honey as cited by Hughes (1993)<sup>[7]</sup> said that, retirement is inevitable transformational change so a preparation is needed and anything that is going to help an individual to adapt to change is to be accepted.

According to our results there are different perspectives that have arise, majority of the individuals see retirement as spending their time with family and things they want to do like travel. Some perspective about compliance to retirement differs whether being forced or accepted shapes one’s process of transitioning to retirement. Brossoie as cited by Robnett and Chop (2015)<sup>[11]</sup> said that, older adults have different perspective toward retirement and it can give them a chance to do the things they haven’t done while they are still working and to some it can be a downfall event for them.

In the consideration with the result of the study, late adults' perspective about retirement is that it gives an accomplishment, such as duty in work, provision to children's education, and reaching certain age disregarding of what the society defines them. In contrast to Brossoie as cited by Robnett and Chop (2015)<sup>[1]</sup> said that, older adults are experiencing economic discrimination due to work-related role with the thought that they are no longer capable to do work. Moreover, the result support the statement of Moody and Sasser (2015)<sup>[11]</sup>, that individuals in the middle and old age withholds more qualifications and credentials that most of the time they are being acknowledge for.

Retirement is a change that both an employee and individual especially late adults may experience. Researchers identified aspects that may shape an individual's process of transition and underneath those aspects are categories and are either can be fulfill both or just one. Some individuals may have opposing thoughts about complying with retirement law yet at the end they will realize that they have received accomplishment through retirement and there will be contentment. With the realization of an individual to one's accomplishment before the individual retire he/she may carry this accomplishment to one's process of transition to retirement.

## 6. Conclusion

Since retirement is an unavoidable change to both employee and individual it needs preparation in order to help one's process of transitioning. Individuals' ideas on retirement shape their voluntariness to retirement which is an essential part on promoting acceptance to retirement. By considering that there is compliance to retirement law, therefore, researchers can consider that it is one of the demands of society. To that, society itself should take responsibility to retirees and should offer them respect that they still have a role. Late adults especially retirees have their own accomplishment that they should acknowledged for.

## 7. Recommendation

As the researchers give further explanation about retirement, this may inform individuals to have a successful aging. The researchers wanted the future researchers to continue this study by not only focusing on white collar job category but also on other job categories to generalize the experience of workers toward retirement. An in-depth analysis on the voluntariness of an individual towards retirement is also a subject to another study wherein there is a keen explanation to both forced and accepted retirement. Retired individuals will continue their responsibility to their family and society. This study wanted to address a notion that an individual who's done working will continue one's responsibility and this study will hope that the society and the family will also continue their responsibility to retired individuals and even late adults.

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