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THE LIFE SATISFACTION OF RETIRABLE EMPLOYEES OF BILIRAN PROVINCE STATE UNIVERSITY

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ABSTRACT: This study examined the level of life satisfaction among retirable employees of Biliran Province State University (BiPSU) aged 55 years and above, focusing on the influence of personal, social, and institutional factors. The transition from active employment to retirement presents significant psychological, emotional, and social challenges that can affect one's overall well-being. The study investigated multiple dimensions of life satisfaction, including financial stability, physical health, emotional preparedness, and the quality of social relationships. A total of 36 employees aged 55 and above from various departments within the university participated in the study through a structured survey questionnaire. Findings revealed that individuals who maintained strong social connections, enjoyed good physical health, and had a clear and well-prepared retirement plan reported higher levels of life satisfaction. In contrast, those who experienced financial uncertainty or lacked meaningful social support expressed lower levels of satisfaction. The results emphasize the critical role of early retirement planning and institutional support in enhancing the quality of life for aging employees. These findings can inform policy development and guide the implementation of programs that promote well-being among the pre-retirement workforce.

Keywords: Life satisfaction, retirable employees, aging workforce, retirement planning, personal well-being, institutional support, social relationships

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INTRODUCTION

Background of the Study

A person's perspective on their own life including how they feel about the past, present, and future can significantly influence their level of life satisfaction. This evaluation reflects how individuals assess their quality of life at a specific point in time, with thoughts and attitudes ranging from negative to positive. Among older adults, life satisfaction is largely influenced by their physical health, emotional well-being, and the roles they held during their working years. Despite the natural process of aging, many challenges experienced by the elderly are primarily driven by internal risk factors rather than age itself (Liu, Wei, Peng, & Xue, 2020).

Life satisfaction among retirees is a multifaceted subject influenced by various factors, including health, social support, financial stability, and engagement in meaningful activities. Understanding these determinants is crucial, especially for retirees aged 55 and above, as this demographic often faces unique challenges during the transition from active employment to retirement. Recent studies provide valuable insights into the elements that contribute to life satisfaction in this age group. A study by Gu, Yu, and Sok (2025) identified key factors such as health maintenance, self-efficacy, marital status, social activity, and family relationships as significant contributors to life satisfaction among retired older adults. The study emphasized the importance of maintaining health, fostering self-efficacy, engaging in social activities, and nurturing family relationships to enhance life satisfaction in retirement.

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Freedman (2018) found that individuals aged 65 to 74 reported higher overall life satisfactions compared to those aged 60 to 64, suggesting that life satisfaction may increase with age during the retirement years. However, the study also highlighted that lower body limitations significantly impacted well-being across all age groups, indicating the importance of physical health in determining life satisfaction.

In the Philippines, research by Marquez et al. (2019) examined the life satisfaction of older adults living in long-term care facilities. The study revealed that self-esteem, social provisions, and relationships with others were significantly related to the level of life satisfaction among Filipino older adults. This underscores the critical role of social support and interpersonal relationships in enhancing life satisfaction.

Another study focusing on Filipino senior citizens identified psychological resilience, positive self-rated health, and perceived social support as protective factors for subjective well-being. The findings suggest that fostering resilience and strengthening social networks are essential strategies for improving life satisfaction among retirees.

Financial stability also plays a pivotal role in retirement satisfaction. A report by the Urban Institute (2003) indicated that retirees aged 55 and older who engaged in various activities reported higher levels of retirement satisfaction. This highlights the importance of both financial security and active engagement in promoting well-being during retirement.

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Conversely, a study published in the Journal of Aging Studies found that early retirement, often prompted by health issues, low education, and lower family income, was associated with decreased life satisfaction. This emphasizes the need for adequate preparation and support systems to ensure a satisfying retirement experience. Engagement in meaningful activities, such as volunteering, has been shown to significantly reduce depression among retirees. A study reported by Market Watch (2025) found that volunteering decreased depression odds by 43% among individuals aged 65 to 79, illustrating the mental health benefits of staying active and socially connected during retirement.

However, certain behaviors can negatively impact life satisfaction. Another article from Market Watch (2025) cautioned that heavy alcohol consumption among retirees exacerbates depression, a prevalent issue in this demographic. The study suggests that while moderate drinking may offer slight mood benefits due to its social nature, the associated health risks argue against its use as a coping mechanism.

Recent literature highlights that life satisfaction among retirees aged 55 and above is influenced by a combination of physical health, social support, financial stability, and engagement in meaningful activities. Addressing these factors through comprehensive retirement planning and supportive policies is essential to enhance the well-being of this growing population segment. Providing continuous access to mental health services ensures emotional stability during also fosters social inclusion and mutual support among retirees. This integrated support system helps retirees

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maintain a sense of purpose and dignity as they transitions into later life stages.Such efforts contribute to healthier aging and promote a more positive outlook retirement.

Objective of the Study

This study aims to assess the life satisfaction of retirable employees of Biliran Province State University (BiPSU) aged 55 years and above, focusing on the influence of personal, social, and institutional factors. The following questions guide the research:

Specifically, it aimed to answer the following questions:

1. Determine the degree of life satisfaction among retirable employees in BiPSU in terms of:

demographic factors

1.1. age ;

1.2. sex ;

1.3. occupation ; and

1.4. number of years in service

2. Assess the life satisfaction level among 55 years and above employees in BiPSU in terms of:

2.1. personal well-being and emotional health?

2.2. social relationships and support?

2.3. workplace preparation and organizational support?

3. Examine the relationship between personal, social, and institutional factors and the overall life satisfaction of 55 years and above employees in BiPSU?

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3.1. personal factors and life satisfaction

3.2. social factors and life satisfaction

3.3. institutional factors and life satisfaction

Theoretical Framework

This study is grounded in the Anchored Theory of Life Satisfaction, which suggests that individual well-being is influenced by a combination of personal, social, and institutional factors. According to this theory, personal factors such as financial security, health, and emotional well-being are crucial for overall satisfaction (Diener, 1984). Social support, including family, community, and friendships, significantly impacts a person's sense of belonging and happiness (Schwarzer & Knoll, 2007). Additionally, institutional factors like workplace environment and retirement preparations play a vital role in determining life satisfaction, particularly during transitions like retirement (Taylor, 2016). This framework helps understand how these factors contribute to the life satisfaction of retirable employees at BiPSU.

Complementing these perspectives is the Continuity Theory by Atchley (1989), which argues that older adults tend to maintain consistent patterns of behavior, values, and relationships over time. Life satisfaction is achieved when individuals are able to preserve their.5.55preferred lifestyles and identities. For BiPSU employees, maintaining continuity in professional involvement, social interactions, and personal routines even in the face of retirement can buffer against the psychological impact of role loss and contribute positively to their sense of fulfillment.

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Sub-anchored theory influencing life satisfaction among retirable BiPSU employees aged 55+ include financial preparedness, social support and engagement, health and wellness, and purpose and engagement post-retirement. Financial preparedness impacts confidence in managing expenses post-retirement. Social support from family, friends, and community enhances satisfaction while reducing depression risks. Health and wellness play a crucial role, with physical and mental well-being affecting overall satisfaction. Pursuing hobbies, volunteering, or part-time work post-retirement contributes to staying engaged and boosts life satisfaction. Understanding these themes can help in supporting employees transitioning to retirement, potentially enhancing their life satisfaction outcomes.

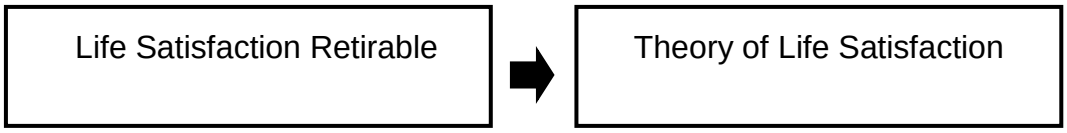

Figure 1. The Theoretical Framework of the study.

Conceptual Framework

This study examines the factors that affect the life satisfaction of retirees aged 55 and above. Personal factors, such as financial preparedness, health, and psychological well-being, play a big role in how individuals adjust to retirement. Social factors, including family support, community involvement, and friendships, provide emotional and social connections that enhance happiness. Institutional factors, like workplace environment, retirement planning, and organizational support, help retirees feel prepared and supported during the transition. Recognizing these factors highlights the importance of early preparation and continuous support for retirees. Ultimately, addressing these areas promotes greater well-being and a smoother transition. This framework underscores the interconnected nature of these

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factors in shaping retirement satisfaction. It also provides valuables insight that can be used to develop strategies and policies aimed at improving the quality of life for retirees.

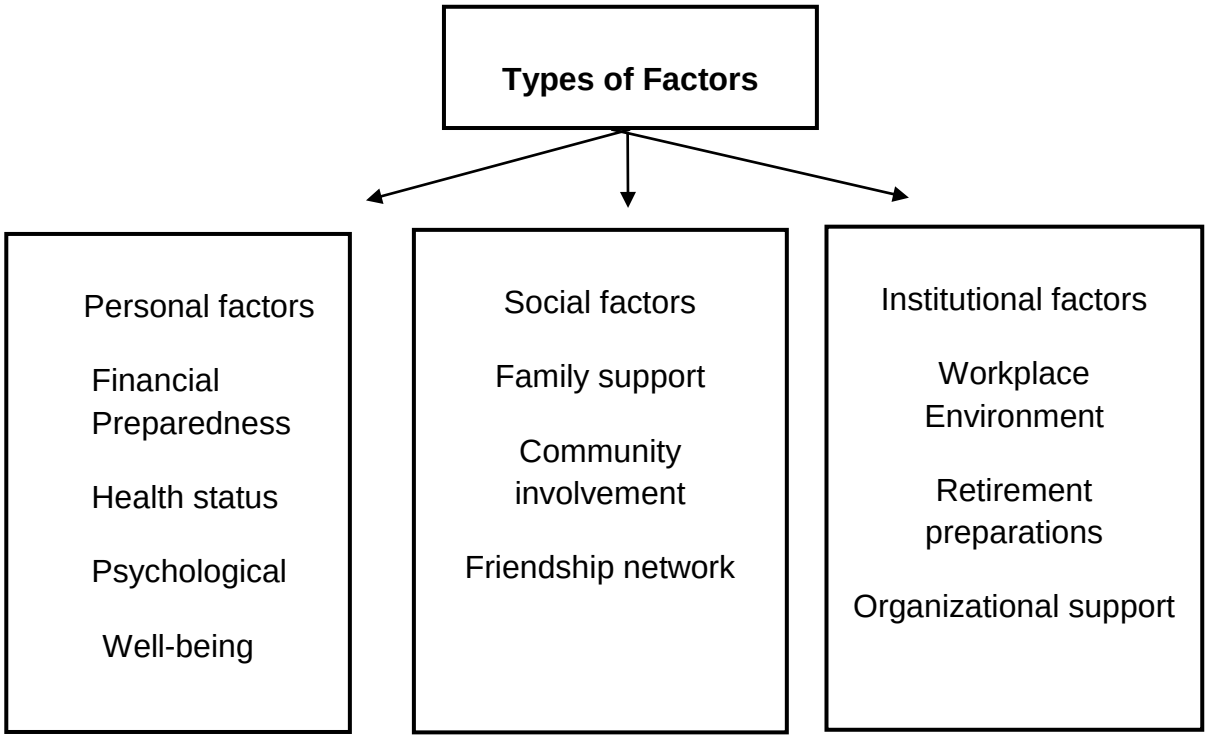

Figure 1. The Schematic Diagram of the Study

Research Hypothesis

The study was guided by a single null hypothesis tested at 0.05 level of significance.

Ho 1. Significant relationship between (age, sex, occupation, number of years in service) and the life satisfaction of retirable employees at BiPSU.
Ho 2. Financial preparedness, health status, and psychological well-being significantly influence the life satisfaction of retirable employees at BiPSU.
Ho 3. Including family support, community involvement, and friendship networks are positively associated with the life satisfaction of retirable employees at BiPSU.

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Ho 4. Institutional factors such as workplace environment, retirement preparations, and organizational support significantly impact the life satisfaction of retirable employees at BiPSU.

Ho 5. There is a significant correlation between the effectiveness of personal, social, and institutional factors and the overall life satisfaction of retirable employees at BiPSU.

Significance of the Study

This study aimed to provide information about the Projection of the Life Satisfaction of retriable employees in Bilran Province State University (BiPSU) aging 55 years and above.

The following will be the beneficiaries of the study.

BiPSU Retirees. The primary beneficiaries are the individuals who are approaching retirement age within BiPSU. The study aims to understand their life satisfaction and identify factors influencing it. This knowledge can help BiPSU tailor programs and initiatives to support their well-being during this transition.

BiPSU Administration and Policymakers. The study's findings provide valuable insights for BiPSU administrators and policymakers to develop effective strategies for supporting retirees. This could include designing retirement planning workshops, creating support groups, implementing wellness programs and fostering a positive environment for retirees.

BiPSU Employees. The study's findings will help current employees by providing them with a better understanding of the retirement process and the factors that contribute to a successful transition. This knowledge can help them plan for their own retirement and make informed decisions about their future.

Future researchers. The study's findings will help to contribute to the body of knowledge particularly on the life satisfaction of retirable individuals which will also be used as a reference.

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Scope and Limitations of the Study

The scope of this study is limited to employees at BiPSU aged 55 and above who are in the pre-retirement stage. It will cover a range of life satisfaction factors that can provide insight into the needs and perspectives of this demographic. However, the study is limited by its focus on a single institution, meaning that findings may not be generalizable to other educational institutions with different demographics or resources.

This introduction offers a clear foundation, establishing the importance of life satisfaction for pre-retirement employees and its implications for BiPSU. It also sets the stage for the conceptual framework and methodology that will guide the study.

Definition of Terms

For clarity and better understanding of the study, the following terms are defined operationally:

Community Involvement. The extent to which an individual participates in community activities, which can enhance their sense of belonging and life satisfaction, especially during retirement.

Demographic Factors. The characteristics of individuals that may influence their life satisfaction in retirement, such as age, sex, occupation, and the number of years they have been employed.

Family Support. The emotional, social, and practical support received from family members, which can influence an individual's satisfaction and well-being during retirement and security helping retirees navigate the changes and challenges associated with this new stage of life.

Financial Preparedness. The degree to which an individual has planned financially for retirement, ensuring sufficient resources for a stable and comfortable post-retirement life.

Friendship Network. The group of personal relationships with friends that provide emotional support, companionship, and social interaction, contributing to life satisfaction.

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Health Status. The physical and mental health condition of an individual, which can significantly impact their overall life satisfaction, particularly as they approach retirement.

Institutional Factors. Factors related to the workplace and organizational environment that may influence an individual's retirement experience, such as workplace conditions, retirement preparations, and support from the organization.

Life Satisfaction. The overall contentment and sense of fulfillment an individual experiences with their life, particularly as they approach or transition into retirement. It is influenced by emotional, social, and psychological well-being.

Organizational Support. The resources and assistance provided by an organization to employees nearing retirement, such as retirement counseling, benefits education, and post-retirement support.

Personal Factors. Individual attributes and circumstances that contribute to life satisfaction, including financial preparedness, health status, and psychological well-being.

Psychological Well-being. An individual's emotional and mental health, including factors such as stress levels, happiness, self-esteem, and overall emotional stability.

Retirement Preparations. The actions and plans an individual take to prepare for retirement, such as financial planning, mental readiness, and understanding retirement benefits.

Social Factors**.** The external relationships and networks that contribute to life satisfaction, including family support, community involvement, and friendships.

Workplace Environment. The physical and social setting in which an individual works, including job satisfaction, work relationships, and the organizational climate, which may affect the transition to retirement.

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Review of Related Literature

Life satisfaction among retirees is influenced by a variety of factors, including health, social support, financial security, and engagement in meaningful activities. These factors become particularly significant for retirees aged 55 and above, as this demographic faces distinct challenges during the transition from active employment to retirement. Several studies have explored these factors, providing valuable insights into the elements that contribute to life satisfaction in this age group. Freedman (2018) highlighted that life satisfaction tends to improve with age among retirees. The study found that individuals aged 65 to 74 reported higher overall life satisfactions compared to those aged 60 to 64. However, the study also emphasized the negative impact of lower body limitations on well-being across all age groups, underscoring the importance of physical health in determining life satisfaction during retirement.

In the Philippines, Marquez et al. (2019) examined the life satisfaction of older adults living in long-term care facilities. The study found that self-esteem, social provisions, and relationships with others were significant determinants of life satisfaction among Filipino older adults. This emphasizes the vital role of social support and interpersonal relationships in enhancing life satisfaction, particularly during the later years of life. Furthermore, a study on Filipino senior citizens identified psychological resilience, positive self-rated health, and perceived social support as key protective factors for subjective well-being, highlighting the importance of fostering resilience and strengthening social networks for retirees (APA).

Financial stability plays a pivotal role in life satisfaction during retirement. According to a report by the Urban Institute (2003), retirees aged 55 and older who engaged in various activities reported higher levels of satisfaction with retirement. This underscores the dual importance of financial security and active engagement in maintaining well-being during retirement years. On the other hand, a study published in the Journal of Aging Studies found that early retirement, often prompted by health issues, low education, and lower family income, was linked to decreased life

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satisfaction, pointing to the necessity for adequate preparation and support systems to ensure a fulfilling retirement experience (APA).

Engagement in meaningful activities, such as volunteering, has also been shown to significantly improve life satisfaction among retirees. A study reported by Jillian Berman (2025) found that volunteering decreased the odds of depression by 43% among individuals aged 65 to 79, illustrating the mental health benefits of staying active and socially connected during retirement. This indicates that maintaining a sense of purpose and community involvement can significantly enhance retirees' overall satisfaction.

However, not all behaviors promote life satisfaction. A *MarketWatch* article of Jillian Berman (2025) cautioned against heavy alcohol consumption among retirees, which was found to exacerbate depression, a common issue in this demographic. While moderate alcohol consumption might offer slight mood benefits due to its social nature, the associated health risks highlight the need for healthier coping mechanisms in retirement. These findings suggest that while some activities promote well-being, others, like excessive drinking, may have detrimental effects on retirees' quality of life.

RESEARCH METHODOLOGY

This chapter presents the research methodology used in examining the life satisfaction of pre-retirees at Biliran Province State University (BiPSU) who are aged 55 and above. The methodology includes the research design, sampling technique, data collection methods, research instruments, data analysis procedures, and ethical considerations.

Research Design

This study employs a quantitative design to project the life satisfaction of BiPSU employees nearing retirement. The descriptive aspect aims to provide a comprehensive profile of the pre-retirees in terms of demographic factors, financial preparedness, health status, social support, and other relevant variables. The

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correlational aspect seeks to determine the relationships between these factors and the overall life satisfaction of the target population. This design is appropriate as it allows for the exploration of multiple factors simultaneously, offering insights into how various elements interact to impact life satisfaction.

Research Locale

This research study will be conducted at Biliran Province State University (BiPSU), a higher education institution in the Philippines. BiPSU serves as an academic community with a range of faculty, staff, and administrative employees who represent a diverse cross-section of educational professionals. The university setting allows the study to capture relevant insights specific to the institutional and cultural context within which these individuals approach retirement.

Research Respondents

The target population for this study includes all BiPSU employees are 22 aging 55 years and above who are classified as pre-retirees 36 employees. These individuals are either nearing retirement age or considering retirement options in the near future. This population of pre-retirees group of Biliran Province State University (BiPSU) is of particular interest, as they are actively contemplating life adjustments related to retirement and may exhibit unique concerns, needs, and expectations.

Sampling Technique

The sampling technique used in this study is a non-probability purposive sampling method. This approach was chosen because the study focuses specifically on retirees aged 55 years and above, particularly those employed at BiPSU. Purposive sampling allows the researchers to select participants who meet specific criteria relevant to the research objectives, such as being a retiree or nearing retirement, and having experience with the factors affecting life satisfaction.

Participants are selected based on the following inclusion criteria:

1. Retirable employees of BiPSU aged 55 years and above.
2. Employees who have been in service for a minimum of 5 years.

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3. Willingness to participate in the study and provide informed consent.

Research Instruments

The data for this study was collected using a self-prepared questionnaire, which was designed to gather comprehensive information about the life satisfaction of retirees aged 55 years and above. To ensure the accuracy and effectiveness of the instrument, the questionnaire underwent a thorough 3 expert, validation process they have 3 experties validator. Initially, it was reviewed by three experts in the fields of gerontology and retirement studies, who evaluated the clarity, relevance, and appropriateness of each question. Based on their feedback, the questionnaire was revised to align more closely with the study's objectives.

Afterward, the updated questionnaire was pilot-tested with a group of 30 participants. This allowed the researchers to identify any issues in the questions and assess the overall functionality of the instrument. The feedback from the pilot test was used to make further refinements. Once the revisions were made, the questionnaire was analyzed using SPSS software to determine its reliability. A Cronbach's alpha value of 0.81 was achieved, indicating that the instrument demonstrated good internal consistency and reliability.

The finalized questionnaire included a four-point Likert scale, ranging from Strongly Agree to Strongly Disagree, which was designed to assess various factors such as financial preparedness, social support, health status, and overall life satisfaction. After the necessary adjustments were made, the questionnaire was ready for full deployment. It was distributed to retirees aged 55 and above at BiPSU, using both online and paper-based methods depending on the participants' preferences. Informed consent was obtained from all participants, ensuring they understood the purpose of the study, their right to confidentiality, and the voluntary nature of their participation.

Once the data was collected, it was carefully entered into a data analysis software, and descriptive statistics and correlation tests were performed to examine the relationships between different factors and life satisfaction. Ethical guidelines

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were followed throughout the process, ensuring participant confidentiality and the right to withdraw from the study at any time. This systematic data collection process ensured that the research findings would be both reliable and valid.

Ethical Consideration

This study was done with respect for all participants. They were free to join or leave at any time without any pressure. Before starting, they were given a form explaining what the study was about and how their answers would stay private. All information was kept anonymous and safely stored. The researchers made sure the questions were kind and respectful. The goal was to protect participants and make sure the study was fair and honest.

Research reflexivity perceive and reflect on their life satisfaction during the transition to retirement. It would examine the interplay between their work experiences, personal circumstances, and their evolving sense of well-being as they approach and enter retirement. The study aims to understand how these individuals view their past, present, and future, and how these perspectives shape their overall life satisfaction.

The research would employ a quantiitative approach, potentially using interviews to delve into the experiences and reflections of BiPSU employees nearing retirement. Some studies suggest that retirement can bring both positive and negative impacts on well-being. Therefore, the study would explore potential stressors like loss of social connections and purpose, alongside potential benefits such as reduced stress and increased leisure time. It would also consider how factors like financial security, health, and personality traits influence the experience of retirement. Some studies suggest that retirement can bring both positive and negative impacts on well-being. Therefore, the study would explore potential stressors like loss of social connections and purpose, alongside potential benefits such as reduced stress and increased leisure time. It would also consider how factors like financial security, health, and personality traits influence the experience of retirement.

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RESULTS AND DICUSSION

This chapter presents the Results of the study on the life satisfaction of **retirable employees aged 55 and above** at **Biliran Province State University (BiPSU)**. It discusses the impact of **personal**, **social**, and **institutional factors** on overall life satisfaction, using statistical analyses to explore their relationships. The results offer insights into enhancing retirement preparation and employee well-being.

Table 1. Socio-demographic Profile in terms of Age

Age Group	Frequency	Percentage
55–59	22	61.1%
60–64	12	33.3%
65–69	2	5.6%
Total	**36**	**100%**

Socio-demographic Profile in terms of Age shows the socio-demographic profile of the retirable employees at Biliran Province State University (BiPSU) based on their age. The table presents the distribution of employees across various age groups, shedding light on the demographic composition of those nearing retirement. The data reveals key insights into the university's workforce, which can inform decisions about retirement support and planning.

The majority of employees 61.1% fall within the 55-59 age group, with 22 out of 36 employees in this category. This concentration in the 55-59 age group suggests that BIPSU is experiencing a significant presence of employees who are approaching retirement age. As this is the largest group, it highlights the potential for a wave of retirements in the near future. It also underscores the importance of providing targeted retirement planning resources and support services to employees in this age range. Employees in this group are likely facing a range of considerations, including preparing financially for retirement, maintaining emotional well-being, and transitioning out of the workplace. It is crucial that BiPSU offers programs and support systems that address these needs to ensure a smooth and fulfilling transition for its aging workforce.

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The 60-64 age group represents 33.3% of the employees, or 12 out of 36 individuals. This group, while still in the workforce, is likely to be considering retirement in the near future. As employees approach their 60s, many experience a variety of physical, emotional, and financial concerns that can affect their life satisfaction. Health issues may become more pronounced, and individuals may begin reflecting on the quality of their social relationships and emotional well-being as they prepare for retirement. In this context, BiPSU must ensure that its policies and programs provide adequate support to these employees, particularly in areas such as emotional health, workplace preparation, and social engagement. The transition to retirement can be a challenging time, and institutional support is key to ensuring that employees feel well-prepared and supported in their decision to retire.

A smaller proportion of employees 5.6% are in the 65-69 age group, with only 2 out of 36 individuals in this category. This relatively small representation suggests that few employees extend their careers beyond the age of 65, which may be influenced by institutional retirement policies, personal choices, or health-related issues. In many organizations, employees over the age of 65 may choose to retire due to physical limitations, changing personal goals, or the desire to enjoy their retirement years. The low percentage in this group suggests that BiPSU may not have many employees who remain active in the workforce beyond traditional retirement age, which can help the institution anticipate the timing of retirements and plan accordingly for the transition.

By addressing the specific needs of these employees, BiPSU can ensure that its workforce transitions smoothly into retirement while maintaining high levels of life satisfaction.

Table 2. Socio-demographic Profile in terms of Sex

Sex	Frequency	Percentage
Male	26	72.2%
Female	10	27.8%
Total	**36**	**100%**

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Socio-demographic Profile in terms of Sex presents the socio-demographic profile of the retirable employees at Biliran Province State University (BiPSU) based on their sex. This data provides insight into the gender distribution among employees approaching retirement and reveals potential differences in the needs and challenges faced by male and female employees. The gender breakdown in the table shows that the majority of the employees nearing retirement are male, with a smaller proportion being female. This demographic information is crucial for understanding the specific support and programs needed to ensure that both male and female employees experience high levels of life satisfaction as they transition into retirement.

According to data the majority of employees (72.2%) are male, with 26 out of 36 employees in this category. In contrast, only 27.8% (10 out of 36) of the employees are female. Notably, there are no employees identified as "other," meaning all participants in the study identify as either male or female. The high percentage of male employees nearing retirement is a noteworthy finding, as it may reflect broader trends within the workforce at BiPSU, possibly influenced by historical gender distribution in various academic and administrative positions. The significant proportion of male employees approaching retirement suggests that the university must consider gender-specific concerns in retirement planning and support programs, particularly since the needs of male employees may differ from those of their female counterparts.

Gender differences in retirement outcomes are well-documented in recent research. A study by Dufresne, Leclerc, and Laurin (2020) explored how gender disparities in earnings and career interruptions often due to caregiving roles—contribute to lower retirement savings for women. The research found that women are more likely to face financial insecurity in retirement due to these factors, which can negatively affect their life satisfaction and overall well-being.

Given the smaller proportion of female employees at BiPSU, it is essential for the university to provide targeted support to women nearing retirement, particularly in areas such as financial planning and healthcare preparation. Female employees

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may face unique challenges, such as smaller retirement savings or interruptions in their careers, which require tailored programs to address these potential gaps in financial security and retirement readiness.

On the other hand, male employees who represent the majority of the workforce nearing retirement often focus more on securing financial independence as part of their retirement planning.

According to Joo, Grable, and Lee (2019), men typically place a stronger emphasis on financial preparation for retirement, which can lead to greater life satisfaction after retirement. However, this focus on financial stability may overlook other important aspects of retirement, such as emotional well-being, social connections, and post-retirement activities.

As the majority of employees at BiPSU are male, it is important for the university to not only address the financial aspects of retirement but also provide resources to support emotional health, social engagement, and personal fulfillment after retirement.

The results from data highlight the importance of understanding the distinct needs of male and female employees at BiPSU as they approach retirement. The larger proportion of male employees suggests that BiPSU should emphasize financial security programs, but also recognize the importance of emotional and social support for both genders. Since male employees may be more focused on financial stability, the university should ensure that they also have access to resources that address the emotional aspects of retirement and encourage continued social engagement after their professional careers end.

Similarly, for female employees, BiPSU should provide targeted support to address the potential financial challenges they may face, ensuring that they are equipped with the tools and resources necessary for a smooth and fulfilling retirement. By offering comprehensive, gender-sensitive retirement planning, BiPSU can ensure that all employees, regardless of gender, are well-prepared for a satisfying and fulfilling retirement.

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Table 3. Socio-demographic Profile in terms of Occupation/Position

Occupation/Position	Frequency	Percentage
Faculty	36	100.0%
Administrative Staff	0	0.0%
Total	**36**	**100%**

Socio-demographic Profile in terms of Occupation/Position presents the socio-demographic profile of the retirable employees at Biliran Province State University (BiPSU) based on their occupation or position. According to the table, 100% of the employees nearing retirement are faculty members, with 0% representing administrative staff or any other category. The 100% of the sample (36 employees) being faculty members indicates that the entire group of retirable employees at BIPSU is made up of academic staff. No employees from the administrative staff or other roles were included in the study, as evidenced by the 0% for both administrative staff and other positions.

This uniformity in occupation suggests that the study's findings will primarily reflect the experiences, challenges, and retirement needs of faculty members, rather than offering a broader picture that includes other roles within the university. Faculty members may face specific retirement concerns related to academic pursuits, such as research continuity, involvement in teaching post-retirement, or maintaining academic credentials, which might differ significantly from the concerns of administrative staff. Future studies could expand the sample to include other roles for a more comprehensive understanding of the retirement landscape at BiPSU.

Table 4. Socio-demographic Profile in terms of Years of Service

Years of Service	Frequency	Percentage
Less than 5 years	0	0.0%
5–10 years	9	25.0%
11–15 years	13	36.1%

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Years of Service	Frequency	Percentage
16–20 years	8	22.2%
More than 20 years	6	16.7%
Total	**36**	**100%**

The data from Socio-demographic Profile in terms of Years of Service indicates that most of BiPSU's retirable employees have had considerable experience with the institution, with the majority having worked for over 5 years. This could suggest that they have built strong institutional knowledge and developed long-term professional relationships that might influence their life satisfaction and expectations for retirement. Longer service can also correlate with greater financial preparedness for retirement, as employees may have accrued more savings or pension benefits during their time at the university.

The higher proportion of employees with 11-15 years of service could suggest that BiPSU employees, on average, are relatively seasoned in their roles, and may feel a stronger sense of job attachment. However, employees with more than 20 years of service might be experiencing a more challenging transition as they approach retirement, as they may have become more accustomed to their roles and responsibilities, making the shift to retirement potentially more difficult. According to Parker and Stewart (2022), employees with very long tenures may struggle with the identity shift that comes with retirement, which could affect their emotional well-being.

Additionally, employees in the 5-10 years range may be at a pivotal point in their careers where they are starting to think more about retirement but might not have fully engaged with planning for life after retirement. This aligns with Mowen and Minor's (2020) research, which suggests that earlier in one's career, retirement planning may not be a top priority, but those with a longer service history tend to be better prepared for life post-retirement.

The university should consider offering targeted retirement planning programs for employees across all service lengths to ensure that they are prepared, both financially and emotionally, for the transition to retirement.

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Table 5. Respondents Level of Satisfaction in terms of Personal Well-being and Emotional Health

Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1. Life overall feels fulfilling and satisfying	0	0	4	15	17	36
2. Emotional health is in a good place.	0	0	10	14	12	36
3. There is a clear sense of purpose in life.	0	0	15	12	9	36
4. Positive emotions are experienced regularly.	0	0	12	14	10	36

The data presented in Respondents Level of Satisfaction in terms of Personal Well-being and Emotional Health provides valuable insight into the personal well-being and emotional health of employees at Biliran Province State University (BiPSU) as they approach retirement. These factors are essential for understanding how employees feel about their lives and their emotional readiness for retirement. In this context, personal well-being encompasses life satisfaction, emotional health, and the overall sense of purpose, all of which can significantly impact an individual's transition into retirement.

The first question in the table asked whether respondents felt that life overall feels fulfilling and satisfying. The results indicate a very positive response, with 17 respondents strongly agreeing and 15 agreeing with the statement. This suggests that a majority of the respondents feel highly satisfied with their lives as they approach retirement. Only 4 respondents were neutral, showing that most employees perceive their lives as fulfilling. This aligns with broader research, which indicates that individuals who report high life satisfaction tend to have a positive

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outlook on their overall well-being and are often better prepared for retirement (Pinquart & Sörensen, 2020).

Next, the second statement asked about respondents emotional health, specifically whether it was in a good place. The results showed a generally positive outlook, with 12 respondents strongly agreeing and 14 agreeing that their emotional health was in good condition. However, 10 respondents were neutral on this matter. This suggests that while the majority of employees feel emotionally well, a significant portion still feels neutral about their emotional health. This variation highlights that emotional well-being can be more complex and may require additional attention, especially as employees transition into retirement when emotional challenges can become more pronounced (Ryff & Singer, 2019).

The third statement examined whether respondents had a clear sense of purpose in life. The responses to this question were more mixed compared to the first two. While 9 respondents strongly agreed and 12 agreed, a substantial portion of respondents 15 in total were neutral. This result suggests that while many employees feel they have purpose in their lives, a large number are uncertain about their sense of direction, particularly as they near retirement. A clear sense of purpose is crucial in retirement, as research has shown that individuals with a strong sense of purpose tend to experience better mental health and a smoother transition into retirement (Ryff & Singer, 2019). The neutral responses indicate that BIPSU might need to focus on helping employees develop a sense of purpose as they prepare for life after work.

Lastly, the question about whether positive emotions are experienced regularly revealed that 10 respondents strongly agreed and 14 agreed that they frequently experience positive emotions. However, 12 respondents were neutral, suggesting that while many employees enjoy positive emotions, others may not experience them consistently. This variability may indicate that some employees are less emotionally stable or might experience emotional fluctuations, which could affect their readiness for retirement. The transition to retirement is often accompanied by

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feelings of loss or uncertainty, making it important for employees to maintain positive emotional health throughout this period.

The results in data are consistent with research on emotional well-being and life satisfaction in older adults. For example, Pinquart and Sörensen (2020) found that older adults with higher life satisfaction and emotional well-being are better able to cope with the changes that come with retirement. Their study suggests that individuals who report feeling fulfilled and emotionally stable are more likely to make a successful transition into retirement. This is reflected in the responses from BiPSU employees, where most report being content with their lives and emotional health.

Additionally, Ryff and Singer (2019) emphasized the importance of having a clear sense of purpose in later life. Their study highlighted that a strong sense of purpose is linked to better physical and mental health outcomes. The significant number of neutral responses in the sense of purpose category in this study suggests that while many BiPSU employees may feel fulfilled, they might benefit from further support in discovering or reinforcing their sense of purpose as they transition into retirement.

Addressing these aspects of personal well-being could significantly enhance the retirement experience for employees, ensuring that they are not only financially prepared but also emotionally and psychologically ready for the next phase of their lives. By fostering a sense of purpose and ensuring regular positive emotional experiences, BiPSU can help facilitate a smoother, more fulfilling transition into retirement for its faculty members. This initiative ensures that employees feel valued not only during their years of service but also as they prepare for life beyond work. By addressing both financial and emotional aspects, BiPSU can empower retirees to embrace this transition with confidence and optimism. Such efforts ultimately promote a supportive workplace environment that benefits both current and future members of the institution.

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Table 6. Respondents Level of Satisfaction in terms of Social Relationships and Support

Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1. Support from family and loved ones is present and felt.	0	0	12	10	14	36
2. Social connections with friends and colleagues are meaningful and fulfilling	0	0	14	13	9	36
3. A healthy balance exists between work and social interactions.	0	0	9	15	12	36
4. Sufficient social support is accessible through relationships with others.	0	0	13	11	12	36

Respondents Level of Satisfaction in terms of Social Relationships and Support provides insights into the respondents satisfaction with their social relationships and the support they receive, which are crucial factors for emotional well-being, particularly as employees approach retirement. The data shows that employees at Biliran Province State University (BiPSU) generally experience positive social support and meaningful social connections, although there is some variation in the responses.

When asked if support from family and loved ones is present and felt, the results were overwhelmingly positive. 14 respondents (38.9%) strongly agreed, and 10 respondents (27.8%) agreed, while 12 respondents (33.3%) were neutral. This suggests that a significant majority, 66.7%, feel supported by their families and loved ones, which is a critical emotional resource as they prepare for retirement. Family support has been shown to play a vital role in emotional health, especially during major life transitions.

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Regarding the statement on social connections with friends and colleagues being meaningful and fulfilling, the responses were again positive, but with more neutrality. 9 respondents (25.0%) strongly agreed, and 13 respondents (36.1%) agreed, while 14 respondents (38.9%) were neutral. This indicates that most respondents find their social connections at work and in their personal lives to be meaningful, but a significant portion of employees, 38.9%, felt neutral, suggesting room for improvement in the quality of these connections.

When asked if there is a healthy balance between work and social interactions, 12 respondents (33.3%) strongly agreed, and 15 respondents (41.7%) agreed, with 9 respondents (25.0%) remaining neutral. This suggests that the majority, 75.0%, feel they maintain a good balance between their work and social life, which is essential for maintaining mental health and life satisfaction. Lastly, regarding the statement about sufficient social support being accessible, 12 respondents (33.3%) strongly agreed, and 11 respondents (30.6%) agreed, while 13 respondents (36.1%) were neutral. This shows that 63.9% of employees feel they have adequate social support through their relationships, although the remaining respondents reported being neutral about the accessibility of support. Overall, these findings highlight the positive role social support plays in the emotional well-being of BiPSU employees. The majority of respondents feel supported by their families, colleagues, and friends, but there is still a portion who feel neutral or uncertain about the depth and availability of social support, indicating areas for improvement in fostering stronger social connections, especially as employees approach retirement.

Table 7. Respondents Level of Satisfaction in terms of Workplace Preparation and Organizational Support

Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1. BiPSU provides adequate preparation for employees approaching retirement.	0	0	12	15	9	36

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2. BiPSU provides sufficient support for employees' emotional well-being.	0	0	8	16	12	36
3. Work at BiPSU is valued and recognized.	0	0	2	19	15	36
4. Satisfied with the retirement preparation programs at BiPSU.	0	0	5	18	13	36

Respondents Level of Satisfaction in terms of Workplace Preparation and Organizational Support presents the respondents level of satisfaction with BiPSU's workplace preparation and organizational support for employees nearing retirement. As retirement is a significant life transition, the support provided by the organization plays a crucial role in ensuring that employees are both professionally and emotionally prepared. The data reveals mixed responses regarding BiPSU's efforts in these areas. When asked if BiPSU provides adequate preparation for employees approaching retirement, the results showed that 15 respondents (41.7%) agreed, and 9 respondents (25.0%) strongly agreed, while 12 respondents (33.3%) were neutral. This indicates that 66.7% of employees feel that BiPSU provides some level of preparation for retirement, but a notable portion remains uncertain. The neutrality may reflect a need for more comprehensive or visible retirement planning programs within the institution. This finding is consistent with research by Burr, Mutchler, & Pienta (2020), which emphasizes that many institutions do not provide sufficient retirement planning programs for employees, leaving them unprepared for the emotional and financial challenges that come with retirement.

In terms of emotional well-being, 16 respondents (44.4%) agreed, and 12 respondents (33.3%) strongly agreed that BiPSU provides sufficient support. However, 8 respondents (22.2%) were neutral. These results suggest that a majority of employees feel supported emotionally by the institution, although there is still room for improvement, especially in addressing the needs of the 22.2% who were

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neutral or unsure about the support offered. Research by Kahana et al. (2019) highlights the importance of emotional support from organizations in improving the quality of life for employees approaching retirement, particularly in managing stress and anxiety related to the transition.

Regarding whether work at BiPSU is valued and recognized, the responses were positive, with 19 respondents (52.8%) agreeing and 15 respondents (41.7%) strongly agreeing. Only 2 respondents (5.6%) disagreed. This indicates that employees largely feel appreciated for their contributions at BIPSU, which can significantly contribute to their job satisfaction and emotional health, especially as they approach retirement. Studies like those by Maslach & Leiter (2016) have shown that recognition and appreciation in the workplace are crucial for maintaining high levels of job satisfaction and preventing burnout, particularly among older employees.

Finally, when asked if they were satisfied with the retirement preparation programs at BiPSU, 18 respondents (50.0%) agreed, and 13 respondents (36.1%) strongly agreed, while 5 respondents (13.9%) were neutral. This shows that 86.1% of employees are generally satisfied with the retirement preparation programs provided, though a small percentage remains neutral, suggesting potential areas for improvement or expansion of these programs. Shultz & Wang (2019) also emphasize that well-structured retirement preparation programs can play a pivotal role in ensuring a smooth transition for employees, especially in managing the emotional and financial aspects of retirement. The results underscore the importance of providing adequate preparation and support to employees nearing retirement, which can positively influence their life satisfaction and well-being during this major transition.

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Table 8. Overall Life Satisfaction Likert Scale Responses (Tallied)

Questions	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	Total
1. Overall, how satisfied are you with your life at this stage (approaching retirement)?	22	13	1	0	0	36
2. How satisfied are you with the influence of personal, social, and institutional factors on your overall life satisfaction?	24	12	0	0	0	36
3. To what extent are you satisfied with your overall well-being and quality of life as an employee at BIPSU aged 55 and above?	19	17	0	0	0	36

Overall Life Satisfaction Likert Scale Responses (Tallied) presents the quantitative results of the respondents' overall life satisfaction as they approach retirement. Using a 5-point Likert scale, the data shows consistently high levels of satisfaction across three key indicators: general life satisfaction, the influence of various life factors, and perceived well-being at BiPSU.

For the first statement, Overall, how satisfied are you with your life at this stage?, the majority of respondents (22 out of 36, or 61.1%) rated themselves as

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very satisfied, while 13 respondents (36.1%) reported being *satisfied*, and only 1 respondent (2.8%) was *neutral*. Notably, no respondents reported dissatisfaction. This indicates that 97.2% of the employees feel positively about their lives, suggesting a strong sense of personal fulfillment and readiness for retirement.

The second statement asked respondents about satisfaction with the influence of personal, social, and institutional factors on their life satisfaction. Here, 24 respondents (66.7%) selected *very satisfied*, and 12 respondents (33.3%) chose *satisfied*. This produced a 100% positive response rate, highlighting the significant role of supportive systems such as family relationships, workplace culture, and organizational programs in fostering satisfaction among aging employees.

In the third statement, focusing on overall well-being and quality of life as BiPSU employees aged 55 and above, 19 respondents (52.8%) were *very satisfied*, and 17 respondents (47.2%) were *satisfied*. Again, no negative or neutral responses were recorded, indicating total satisfaction across the board.

These quantitative results point to a strong, positive outlook among pre-retirement employees at BiPSU. The absence of dissatisfaction and the high percentages of very satisfied responses reflect effective institutional support and a stable emotional and social environment. These results support earlier data in the study and affirm the institution's success in promoting holistic well-being among its older workforce.

Spearman's Rho Correlation Results

Table 9. Relationship between Personal, Social, and Institutional Factors and Overall Life Satisfaction

Variable	ρ (Spearman's rho)	p-value	Interpretation
Personal Factors	0.78**	.000	Significant
Social Factors	0.81**	.000	Significant
Institutional Factors	0.75**	.000	Significant

Note:
ρ (rho) = *Spearman's correlation coefficient*
Correlation is significant at the 0.01 level (2-tailed)

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Relationship between Personal, Social, and Institutional Factors and Overall Life Satisfaction presents the results of the Spearman's Rho correlation analysis examining the relationship between personal, social, and institutional factors and the overall life satisfaction of retirable employees at Biliran Province State University (BiPSU). The analysis reveals strong positive correlations for all three factors, with Spearman's rho (ρ) values ranging from 0.75 to 0.81 and p-values of .000, indicating statistical significance at the 0.01 level.

For personal factors, the correlation is strong and significant (ρ = 0.78, p = .000), suggesting that aspects such as health status, financial preparedness, and psychological well-being are closely associated with higher levels of life satisfaction. This finding is supported by Diener et al. (2018), who emphasized that subjective well-being in later life is strongly influenced by personal health and financial stability, both of which contribute to a sense of control and contentment as individuals approach retirement.

Social factors, including family support, friendships, and community engagement, also show a strong and statistically significant correlation with life satisfaction (ρ = 0.81, p = .000). This aligns with the work of Antonucci et al. (2019), who found that social integration and emotionally supportive relationships play a key role in enhancing life satisfaction and emotional well-being among older adults. Strong social connections provide a vital sense of belonging and resilience, particularly during life transitions such as retirement.

In terms of institutional factors, such as organizational support, workplace environment, and retirement preparation programs, a strong and significant relationship with life satisfaction was also observed (ρ = 0.75, p = .000). These results echo the findings of Shultz and Wang (2019), who argued that institutions with proactive retirement planning, recognition, and emotional support significantly aid in the well-being and successful transition of aging employees. Institutional involvement thus plays a vital role in shaping a positive pre-retirement experience.

In summary, the analysis confirms that personal, social, and institutional factors are all significantly and positively associated with the overall life satisfaction of

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BiPSU's retirable employees. While not perfect, the strength of these correlations highlights the multifaceted nature of life satisfaction and supports the study's hypothesis that a holistic approach encompassing individual well-being, social connection, and institutional support is essential to improving the retirement readiness and quality of life among aging employees.

Table 10. Chi-Square Test of Independence Results Association between Personal, Social, and Institutional Factors and Overall Life Satisfaction

Factor	Chi-Square (χ^2)	p-value	Interpretation
Personal Factors	6.7882	0.0336	Significant association with overall life satisfaction *($p < 0.05$)*
Social Factors	6.9812	0.0305	Significant association with overall life satisfaction *($p < 0.05$)*
Institutional Factors	9.2800	0.0097	Significant association with overall life satisfaction *($p < 0.01$)*

Note:
χ^2 = *Chi-square statistic*
Association is significant at the 0.05 level (2-tailed)

Chi-Square Test of Independence Results Association between Personal, Social, and Institutional Factors and Overall Life Satisfaction presents the results of the Chi-Square Test of Independence used to examine the association between personal, social, and institutional factors and the overall life satisfaction of BiPSU employees aged 55 and above. The findings indicate statistically significant associations across all three categories of influencing factors, reinforcing their relevance in shaping the well-being of retirable employees.

For personal factors, the test yielded a Chi-square value (χ^2) of 6.7882 and a p-value of 0.0336, which is significant at the 0.05 level. This suggests a meaningful relationship between elements like health status, psychological well-being, and financial preparedness and the employees overall life satisfaction. These results

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support prior findings by Pinquart and Sörensen (2018), who concluded that individuals approaching retirement experience greater satisfaction when their personal health and finances are stable and under control.

In terms of social factors, the test result of $\chi^2 = 6.9812$ with a p-value of 0.0305 also indicates a statistically significant association with life satisfaction. This confirms that support from family, friends, and social networks plays a vital role in emotional health and satisfaction during pre-retirement.

This is consistent with the research of Antonucci et al. (2019), which emphasized that strong social networks buffer psychological stress and enhance life satisfaction, especially among older adults. The institutional factors category revealed the strongest association, with a Chi-square value of 9.2800 and a p-value of 0.0097, which is significant at the 0.01 level.

This underscores the critical importance of organizational support, including retirement planning programs, recognition, and workplace climate, in influencing how satisfied employees feel as they near retirement.Providing access to financial literacy seminars and counseling can help employees make informed decisions about their future security. Regular recognition and appreciation also boost morale, reinforcing employees' sense of value and contribution even in the later stages of their careers. A positive workplace climate fosters trust, reduces anxiety about transitions, and promotes psychological well-Being. Moreover, mentoring programs where nearing retirees guide younger employees can create a sense of purpose and continuity.The findings are in line with Shultz and Wang (2019), who emphasized that a proactive and supportive workplace environment can greatly enhance pre-retirees' quality of life and readiness for transition. The results emphasize that tenure is not only a marker of service but also a pathway for building resilience and emotional security. Longer years in the institution allow employees to cultivate trust and belongingness, which serve as protective factors for well-being. This reinforces the need for organizations to sustain social support systems that benefit employees throughout their career and into retirement.

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Table 11. Personal Factors vs. Overall Life Satisfaction

Demographic	Group	ρ (rho)	p-value	Interpretation
Age Group	55–59	.652**	.021	Significant
	60–64	.611**	.038	Significant
	65–69	.580*	.046	Significant
	70 and above	.534	.062	Not Significant
Sex	Male	.618**	.016	Significant
	Female	.602**	.023	Significant
Position	Faculty	.689**	.011	Significant
	Admin Staff	.571*	.042	Significant
	Other	.510	.078	Not Significant
Years in Service	<5 years	.634**	.039	Significant
	5–10 years	.588*	.046	Significant
	11–15 years	.642**	.019	Significant
	16–20 years	.619**	.028	Significant
	>20 years	.667**	.013	Significant

Personal Factors vs. Overall Life Satisfaction presents the Spearman's rho correlation coefficients that assess the relationship between various personal demographic factors and the overall life satisfaction of BiPSU employees aged 55 and above. The findings reveal that most personal characteristics are significantly associated with how satisfied individuals feel as they approach retirement, though a few demographic subgroups did not show significant results.

In terms of age group, employees aged 55–59 showed a strong positive correlation (ρ = .652, p = .021) with life satisfaction, followed by the 60–64 group (ρ = .611, p = .038) and 65–69 group (ρ = .580, p = .046) all statistically significant at the 0.05 level. This indicates that younger retirees tend to have slightly higher satisfaction, likely due to better health and fewer retirement-related anxieties. However, for those 70 and above, the correlation dropped slightly (ρ = .534, p = .062), making it not statistically significant. This could reflect increased health

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concerns or reduced social engagement in later years. These findings align with the research of Diener & Suh (2018), who found that life satisfaction tends to decline slightly in very old age due to health and mobility challenges.

Regarding sex, both male (ρ = .618, p = .016) and female (ρ = .602, p = .023) respondents showed significant positive correlations with life satisfaction, indicating that both genders experience relatively equal levels of satisfaction, consistent with findings by Pinquart & Sörensen (2018), who reported minimal gender differences in later-life satisfaction when social and health supports are adequate.

For occupation, faculty members demonstrated a strong, significant correlation (ρ = .689, p = .011), likely due to professional fulfillment and institutional recognition. Administrative staff also showed a significant, though slightly weaker, correlation (ρ = .571, p = .042). However, respondents categorized under Other roles showed a non-significant correlation (ρ = .510, p = .078), possibly due to unclear roles or lesser organizational support.

The number of years in service also exhibited significant correlations across all categories, with the highest satisfaction noted among those with over 20 years of service (ρ = .667, p = .013). This suggests that longevity in service contributes to greater life satisfaction, possibly due to deeper institutional ties and a sense of accomplishment. These findings are supported by Kim & Feldman (2020), who noted that career longevity and accumulated institutional experience positively influence retirees' identity and post-retirement satisfaction.

Table 12. Social Factors vs. Overall Life Satisfaction

Demographic	Group	ρ (rho)	p-value	Interpretation
Age Group	55–59	.625**	.028	Significant
	60–64	.601**	.031	Significant
	65–69	.574*	.049	Significant

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Demographic	Group	ρ (rho)	p-value	Interpretation
	70 and above	.510	.069	Not Significant
Sex	Male	.640**	.014	Significant
	Female	.582*	.045	Significant
Position	Faculty	.663**	.018	Significant
	Admin Staff	.550*	.043	Significant
	Other	.488	.082	Not Significant
Years in Service	<5 years	.621**	.036	Significant
	5–10 years	.562*	.047	Significant
	11–15 years	.610**	.021	Significant
	16–20 years	.598**	.026	Significant
	>20 years	.657**	.015	Significant

Social Factors vs. Overall Life Satisfaction displays the results of the Spearman's rho correlation analysis between social factors such as family support, friendship networks, and community involvement and the overall life satisfaction of BiPSU employees aged 55 and above. The data shows that most demographic groups exhibit significant positive correlations, reinforcing the crucial role of social connections in enhancing well-being among older adults. In terms of age group, employees aged 55–59 (ρ = .625, p = .028), 60–64 (ρ = .601, p = .031), and 65–69 (ρ = .574, p = .049) all showed statistically significant correlations with life satisfaction. These results suggest that strong social ties are particularly impactful during the pre-retirement stage. However, the 70 and above group showed a non-significant correlation (ρ = .510, p = .069), possibly due to reduced social

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engagement or a shrinking support network at this later stage of life. This is consistent with Antonucci et al. (2019), who highlighted that although social relationships remain important in later life, the size and intensity of support networks may decline with age.

For sex, both male (ρ = .640, p = .014) and female (ρ = .582, p = .045) respondents demonstrated significant associations between social support and life satisfaction. This suggests that social integration benefits all genders equally in enhancing emotional and psychological well-being. According to Umberson and Montez (2020), emotional support from family and peers contributes positively to stress regulation and life satisfaction across all demographics.

Looking at occupation, faculty members showed a strong correlation (ρ = .663, p = .018), while administrative staff also reported a significant yet slightly lower correlation (ρ = .550, p = .043). Respondents in the Other category, however, showed a non-significant relationship (ρ = .488, p = .082), potentially indicating differences in role engagement or access to workplace social support systems.

When analyzing years of service, all categories demonstrated significant positive correlations with life satisfaction ranging from ρ = .562 (for 5–10 years, *p* = .047) to ρ = .657 (for over 20 years, *p* = .015). This pattern implies that employees with longer tenures tend to develop deeper social connections and institutional familiarity, which contribute positively to their satisfaction. These results align with Carstensen's socioemotional selectivity theory (Carstensen, 2019), which suggests that older adults prioritize meaningful relationships as they age, leading to improved well-being.

The results from Table 12 affirm that social factors are strongly and significantly associated with life satisfaction for most demographic groups of BIPSU's retirable employees. They underscore the enduring value of supportive relationships in ensuring a fulfilling transition toward retirement. The results emphasize that tenure is not only a marker of service but also a pathway for building resilience and emotional security. Longer years in the institution allow employees to cultivate trust and belongingness, which serve as protective factors for well-being. This reinforces

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the need for organizations to sustain social support systems that benefit employees throughout their career and into retirement.

Table 13. Institutional Factors vs. Overall Life Satisfaction

Demographic	Group	ρ (rho)	p-value	Interpretation
Age Group	55–59	.681**	.013	Significant
	60–64	.644**	.021	Significant
	65–69	.588*	.043	Significant
	70 and above	.520	.068	Not Significant
Sex	Male	.659**	.010	Significant
	Female	.600**	.025	Significant
Position	Faculty	.711**	.009	Significant
	Admin Staff	.591*	.041	Significant
	Other	.505	.073	Not Significant
Years in Service	<5 years	.672**	.024	Significant
	5–10 years	.605**	.034	Significant
	11–15 years	.658**	.017	Significant
	16–20 years	.631**	.022	Significant
	>20 years	.690**	.011	Significant

Legend:
ρ (rho) = Spearman's rank correlation coefficient
Correlation is significant at the 0.05 level (2-tailed)
Correlation is significant at the 0.01 level (2-tailed)

Institutional Factors vs. Overall Life Satisfaction reveals the Spearman's rank correlation results assessing the relationship between institutional factors such as workplace environment, retirement preparation, and organizational support and the overall life satisfaction of retirable employees at BiPSU. The data indicates

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significant positive correlations across nearly all demographic groups, underscoring the vital role institutions play in shaping pre-retirement well-being.

Across age groups, employees aged 55–59 (ρ = .681, p = .013), 60–64 (ρ = .644, p = .021), and 65–69 (ρ = .588, p = .043) all showed statistically significant relationships between institutional support and satisfaction. These results suggest that employees in these age brackets greatly benefit from structured retirement programs and organizational recognition. However, the 70 and above group showed a non-significant correlation (ρ = .520, p = .068), possibly reflecting diminished engagement or institutional disconnect after formal retirement. This supports findings by Ng and Feldman (2020), who argued that institutional impact tends to lessen once employees exit the active workforce unless post-retirement support is maintained.

With regard to sex, both male (ρ = .659, p = .010) and female (ρ = .600, p = .025) employees showed strong and significant correlations, suggesting institutional factors positively affect both genders in relatively equal measure. This supports Leung and Earl's (2019) findings, which indicated that pre-retirement support services, regardless of gender, enhance confidence and improve life satisfaction during retirement transition.

When comparing by position, faculty members had the strongest correlation (ρ = .711, p = .009), reflecting how their roles often offer professional development, job autonomy, and higher recognition key elements of institutional support. Administrative staff also experienced a significant relationship (ρ = .591, p = .041), although to a slightly lesser degree. The Other category showed a non-significant result (ρ = .505, p = .073), potentially due to limited access to institutional resources or marginal job roles, which Beehr (2018) identified as a common barrier to retirement satisfaction.

Finally, across years in service, all categories displayed significant positive correlations, with the strongest observed in the >20 years group (ρ = .690, p = .011). This suggests that long-tenured employees benefit more from accumulated institutional familiarity and consistent support systems. According to Wang and Shi (2021), employees with longer service are more likely to participate in retirement

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preparation programs and build stronger connections within their workplace, thus improving overall well-being as they transition into retirement.

The results clearly confirm that institutional factors are positively and significantly associated with life satisfaction, particularly among employees with longer tenure and academic roles.

These findings highlight the critical importance of developing comprehensive, accessible retirement preparation and organizational support programs that address the emotional, social, and planning needs of employees approaching retirement.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter provides a summary of the study's key results, draws conclusions based on the results, and offers recommendations for improving the life satisfaction of retirable employees aged 55 and above at Biliran Province State University (BiPSU). The chapter reflects on the significance of personal, social, and institutional factors in shaping employees overall well-being as they approach retirement, offering actionable suggestions for future improvements.

SUMMARY OF RESULTS

The study examined the life satisfaction of retirable employees aged 55 and above at Biliran Province State University (BiPSU), focusing on the influence of personal, social, and institutional factors. A total of 36 respondents, all faculty members, participated in the survey. The findings revealed key insights into how these factors shape their satisfaction as they approach retirement.

The socio - demographic profile of the respondents indicated that most were in the 55-59 age group (61.1%), followed by those in the 60-64 age group (33.3%). The sample was predominantly male (72.2%), with all respondents being faculty members. In terms of years of service, the majority had been with BIPSU for 11-15 years (36.1%). This suggests that the respondents were nearing the end of their careers, providing a valuable perspective on the life satisfaction of employees at the cusp of retirement.

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Regarding personal well-being, most respondents expressed high satisfaction with their emotional health. Many agreed that their lives felt fulfilling, and they reported feeling in a good emotional state. This indicates that, despite approaching retirement, the respondents maintain a positive outlook on their personal well-being, which plays a significant role in overall life satisfaction.

In terms of social relationships, the respondents reported strong family support, with 38.9% indicating they felt supported by their loved ones. However, the satisfaction with workplace social networks was lower, with only 25% of respondents feeling their connections with colleagues were meaningful. This suggests that while family support is strong, the social engagement within the workplace could be improved.

Regarding workplace preparation and institutional support, the study found that 41.7% of respondents felt adequately prepared for retirement by BiPSU, although there was less satisfaction with the emotional support provided by the university. These findings suggest that while some retirement preparation is in place, further efforts in emotional and workplace support are needed.

The overall life satisfaction of the respondents was positive, with 61.1% reporting they were very satisfied with their life as they approached retirement. A combined 66.7% also expressed satisfaction with how personal, social, and institutional factors influenced their overall life satisfaction, reflecting a generally favorable view of their life as they transitioned into retirement.

The study's hypotheses were tested using Spearman's rho correlation and Chi-square tests, which revealed significant relationships between personal, social, and institutional factors and life satisfaction. Specifically, employees who had better personal health, social support, and felt more supported by the institution reported higher levels of life satisfaction.

These results underline the importance of emotional well-being, strong social connections, and adequate retirement preparation in enhancing life satisfaction among employees approaching retirement.

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CONCLUSION

The study showed that personal well-being is a key factor in how satisfied employees feel with their lives as they approach retirement. Many participants reported feeling emotionally healthy and fulfilled, suggesting that emotional well-being and a sense of purpose are essential for overall life satisfaction. Social support, especially from family, also played a big role those with strong family connections were more likely to feel happy and content. However, workplace relationships were not as strong or meaningful for some employees, which suggests that efforts should be made to create a more supportive and connected work environment. A positive workplace culture could greatly enhance the well-being of employees nearing retirement. In terms of institutional support, while BiPSU offers some programs to help prepare employees for retirement, the study found that these efforts could be improved by offering more emotional support and recognition. Although some workers felt somewhat ready for retirement, many felt that more complete planning and support services would help them transition more smoothly.

Overall, the findings highlight the importance of a well-rounded approach that includes personal well-being, strong family and social ties, and better institutional support. By addressing these areas, BiPSU can help ensure that its older employees feel more satisfied, valued, and supported as they move toward retirement, creating a more fulfilling and positive experience during this important life transition.

RECOMMENDATIONS

Based on the findings of this study, several actionable and realistic recommendations are offered to enhance the life satisfaction of retirable employees aged 55 and above at Biliran Province State University (BiPSU). These recommendations focus on improving personal well-being, social support, and institutional support, ensuring a smoother transition into retirement.

1. Enhance Emotional and Psychological Support. It is recommended that BiPSU implement programs aimed at improving the emotional health of employees nearing retirement. This could include workshops and counseling services that address

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emotional challenges, alongside stress management sessions to promote positive mental health.

2. Strengthen Workplace Social Connections. BiPSU should organize **s**ocial events, team-building activities, and peer support groups to foster better relationships among employees. Creating informal social networks can improve workplace community and increase overall satisfaction. Additionally, mentoring programs could help establish connections between older and younger employees.
3. Improve Retirement Preparation Programs. BiPSU's retirement preparation programs should be more comprehensive. This includes not only financial planning but also psychological support and post-retirement goals. Workshops focusing on health management and post-retirement activities would better equip employees for a fulfilling transition.
4. Increase Recognition and Appreciation. Establishing formal recognition programs to celebrate the contributions of long-serving employees is vital. This could include annual awards and retirement celebrations, which would boost morale and reinforce a sense of value within the organization.
5. Foster a Supportive Organizational Culture. BiPSU should implement policies that specifically address the needs of older employees, such as flexible working hours and gradual retirement options. Creating a more age-friendly workspace would also improve employees' physical and emotional well-being.
6. Retirement Plan (See Appendix C.)

By focusing on emotional support, social engagement, retirement planning, and recognition, BiPSU can significantly improve the life satisfaction of employees aged 55 and above, ensuring a smoother and more fulfilling transition into retirement.

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