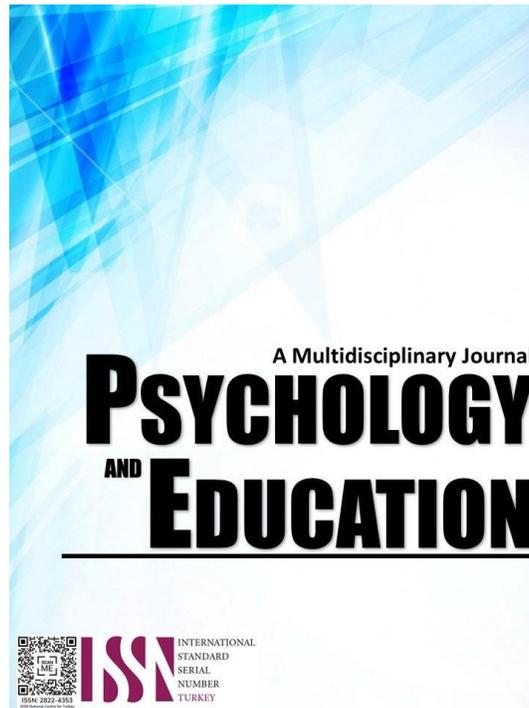


PERSONALITY TRAITS AND RETIREMENT ADJUSTMENT: THE MEDIATING ROLE OF LIFE SATISFACTION AMONG RETIRED FILIPINO TEACHERS



PSYCHOLOGY AND EDUCATION: A MULTIDISCIPLINARY JOURNAL

Volume: 29

Issue 6

Pages: 784-802

Document ID: 2024PEMJ2788

DOI: 10.5281/zenodo.14546871

Manuscript Accepted: 11-21-2024

Personality Traits and Retirement Adjustment: The Mediating Role of Life Satisfaction among Retired Filipino Teachers

Maica C. Bironia, * Elmer G. De Jose

For affiliations and correspondence, see the last page.

Abstract

The transition from an active working life to retirement is especially important when it comes to retired teachers—that is, Filipino teachers—because education plays a deeply embedded role in the sociocultural structure of the Philippines. Previous studies showed that personality traits and life satisfaction play a crucial role in retirement adjustment. This predictive-correlational research investigated the relationship between personality traits and retirement adjustment and the mediating role of life satisfaction among 396 purposively sampled retired Filipino teachers residing in Metro Manila, Philippines. Standardized instruments were employed to measure the variables, such as the Big Five Inventory-2 Short Form (BFI-2-S), the Satisfaction with Life Scale (SWLS), and the Retirement Adjustment Scale (RAS). Results revealed that the respondents have high levels of extraversion, conscientiousness, agreeableness, and openness to experience but have moderate levels of neuroticism. Retired Filipino teachers have moderate levels of life satisfaction and retirement adjustment. Tests of correlation showed a positive relationship between retirement adjustment and extraversion ($r = .118$, $p = .019$), conscientiousness ($r = .129$, $p = .010$), agreeableness ($r = .112$, $p = .025$), and openness to experience ($r = .101$, $p = .046$). The relationship between personality traits and retirement adjustment is not mediated by life satisfaction; rather, personality traits are proven to be a significant mediator between life satisfaction and retirement adjustment. Therefore, retirement support services including individualized plans tailored to each person's needs and preferences should be designed with retirees' unique personality profiles and life satisfaction levels.

Keywords: *geriatric psychology, personality traits, life satisfaction, retirement adjustment, predictive-correlational research*

Introduction

The shift from an engaged professional life to retirement signifies a significant phase in one's existence, frequently accompanied by substantial adaptations in multiple dimensions of an individual's overall welfare. The shift discussed holds particular significance within the context of retired educators, specifically Filipino teachers, as a result of the profoundly ingrained function of education in the socio-cultural framework of the Philippines. Although retirement offers individuals the prospect of increased autonomy and leisure, it can also present difficulties pertaining to issues of identity, purpose, and psychological well-being (Drewes & Westerhof, 2016). It is crucial to comprehend the several aspects that impact retirement adjustment within this particular demographic in order to facilitate a seamless and gratifying move into the subsequent stage of life.

Recent studies have increasingly recognized the role of personality traits in shaping individuals' experiences and responses to life events, including retirement. Personality traits, as defined by the Five-Factor Model (FFM), encompass dimensions such as extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience (McCrae & Costa, 1999). These traits have been found to influence various aspects of life, including work behavior, social relationships, and psychological well-being.

In the context of retirement, personality traits may play a pivotal role in determining how individuals high in extraversion may thrive in retirement by seeking out social activities and forming new connections, while those high in conscientiousness may approach retirement with careful planning and goal-setting (Stephan et al., 2019). On the other hand, traits like neuroticism may predispose individuals to experience greater anxiety or distress during the transition to retirement (Lockenhoff, et al., 2015).

Moreover, it has been shown that life satisfaction, which serves as a comprehensive measure of overall well-being and happiness, plays a crucial part in mediating the relationship between personality traits and the process of adapting to retirement (Lu, 2011). Previous research has indicated a significant correlation between elevated levels of life satisfaction and favorable retirement outcomes, such as improved psychological well-being and successful adjustment to the new lifestyle (Wang et al., 2011).

Further, recent studies suggest that retirees' level of satisfaction may mediate the relationship between personality traits and retirement adjustment (Kim & Moen, 2020). Exploring the mediating role of life satisfaction to the relationship between personality traits and retirement adjustment is significant to the enriching of the research related in aging and retirement. For example, extraversion, referring to being outgoing and sociable, contributes to the high levels of satisfaction of the individuals as it promotes active engagement with the activities with others, which facilitates the ability of the individuals to adjust with retirement (Hansson, et al., 2018). Revealing the underlying pathways among the variables can assist the practitioners in developing interventions and strategies to achieve best outcomes of the retirement adjustment.

The current body of empirical research exploring the relationship between personality traits, life satisfaction, and retirement adjustment

among retired Filipino teachers are minimal, despite the growing acknowledgment of their significance (Hansson, et al., 2018). Despite the growing interest in the intersection of personality, life satisfaction, and retirement adjustment, there is limited research examining these dynamics among retired Filipino teachers. The Filipino context presents unique cultural, social, and economic factors that may influence retirees' experiences and perceptions of retirement. Investigating these factors can contribute to a more nuanced understanding of retirement adjustment in diverse cultural contexts.

In the Philippines, private tertiary educational institutions play a significant role in the higher education landscape, offering diverse academic programs and catering to a wide range of students. The decision to limit the study to private institutions is based on several factors. Firstly, private institutions may have distinct policies, benefits, and retirement arrangements compared to public universities, potentially shaping retired teachers' experiences and adjustment processes (Lippmann & Bentele, 2020). Secondly, private institutions often operate within competitive market dynamics, which may affect faculty workload, job satisfaction, and retirement planning (Bachmann et al., 2019).

Excluding public higher education institutions from the study allows for a more focused examination of retirement experiences within a specific organizational context, reducing potential confounding variables and enhancing the study's internal validity. However, it is essential to acknowledge that findings from this study may not generalize to retired teachers in public institutions, and future research could explore retirement dynamics in the public sector to provide a comprehensive understanding of retirement adjustment among Filipino educators.

Therefore, the present study aims to explore the relationship between personality traits and retirement adjustment among retired Filipino teachers, with a specific focus on the mediating role of life satisfaction. By examining these dynamics, this study seeks to shed light on the psychological processes underlying retirement adaptation and inform interventions aimed at promoting well-being among retirees in the Filipino context.

While retirement adjustment is a universal phenomenon, focusing on retired Filipino teachers in private tertiary educational institutions allows for a targeted examination of a specific demographic group facing unique challenges and opportunities. Private tertiary institutions often operate under different organizational structures, financial constraints, and cultural contexts compared to their public counterparts. Research suggests that these differences may influence retirement experiences and outcomes (Buddelmeyer et al., 2020).

Given the aforementioned context, the dominant aim of this study is to clarify the intermediary function of life satisfaction in the correlation between personality traits and retirement adjustment among retired teachers from the Philippines. This study aims to offer significant insights that might influence targeted interventions and support systems customized to the requirements of this demographic, thereby fostering a more pleasant and fulfilled retirement experience by offering a detailed understanding of these dynamics.

Research Questions

The study aimed to assess the influence of user-centered word game-based approach in teaching Science and Math and Pupils' learning achievements in North City Central School Elementary School Division of Cagayan de Oro for the school year 2023 - 2024. Specifically, the study sought to answer the following questions:

1. What is the level of personality traits of the respondents in terms of:
 - 1.1. extraversion;
 - 1.2. conscientiousness;
 - 1.3. openness to experience;
 - 1.4. agreeableness; and
 - 1.5. neuroticism?
2. What is the level of life satisfaction among the respondents?
3. What is the level of retirement adjustment among the respondents?
4. Is there a significant relationship between personality traits and retirement adjustment?
5. Does life satisfaction mediate the relationship of personality trait to retirement adjustment?
6. Based on the findings, what mediation model is derived?

Literature Review

Transition to Retirement

One of the challenges that individuals face is aging, as it includes various levels of changes in one's life which require various adjustments which also need flexibility, agility, and endurance (Fadilla & Alam, 2016). Aging encounters physical changes, which also affects the ability of one is individual to adjust to retirement. Having a good physical condition increases the likelihood of engaging in activities, such as cardiovascular exercise and any other forms of physical aspect, with the combination of the individual's precautionary practices in maintaining good health (Earl et al., 2015). Moreover, awareness in financial literacy significantly contributes to the capability of adjusting to retirement, as it assists the individuals to manage their financial duties, especially when preparing to retire (Annink, et al., 2016). However, adapting to old age necessitates more than simply focusing on one's physical health habits and

awareness of one's financial literacy. It requires the consideration of other aspects, such as the psychological aspect, which surely aid the institutions to promote a smooth transition from work to retirement in order to achieve the excellent quality of retirement adjustment (Froidevaux, 2019).

Individuals who are about to approach retirement are about to start the preparation psychologically to depart from their present work (Dingemans, et al., 2015). This helps the individuals to introspect the different aspects of their lives in the past and observe the situations that significantly influence their whole life and impact their well-being. However, there are studies cited that retirement adjustment has a small influence to the quality of life and well-being of the individuals (Henning, et al., 2016), but a huge amount of studies indicated that the influence of retirement adjustment might be varied across people due to the factors presented in one's environment (Schaap, et al., 2017).

Retirement is considered as one of the meaningful transitions in an individual's life, as it undergoes different changes (Henkens, et al., 2017). The transition from a worker to being a retiree involves practicality and emotional ramifications as it might frighten the retiree. The changing of routines - such as transitioning to living with a decreased finance, having so much time for recreational activities and for families. Struggles of the retirees might arise, including the socioeconomic changes, feelings of loss in terms of one's personal identity and social status, reminiscing the disintegration of connections with one's previous employers and co-employees, declining of physical performance, which results in health-related problems and psychological dysfunction (Barbosa, et al., 2016). Additionally, retirement from work is one of the crucial happenings in life that requires adapting to the new sets of life conditions (Hansson, et al., 2016), which also has many implications for daily interactions, which has the decrease amount of time with work, and more on spending the time with the loved ones, which has a significant impact to one's everyday behavior. Moreover, as individuals reach the peak of aging, health problems arise, including the issues of multi-morbidities (WHO, 2015). All of these struggles, when combined, tend to impose significant issues to individuals' physical and psychological health, which significantly affect not only the retiree but also their families and other social connections (Sutipan, et al., 2016).

As retirement is described as being the significant stage of one's life where working is no longer the main function of the individual, it is also considered as a significant loss of a person's purpose and meaning. It brings the individuals a sense of worthlessness, which pushes them to find other activities that suit themselves and give them a sense of completeness and contentment in life.

In order to give them that kind of feeling, the retirees seek jobs which make them feel useful (Tarkar & Dhamja, 2020). As a result, the retirees are able to adjust with their retirement due to their willingness to do work endlessly and manage their time for other relevant activities (Van Solinge, 2016).

Retirement requires coping and adjusting, which places one's physical and psychological health in threat. In accordance with Lindall, et al (2017), retirement transition highlights the concept of mental, emotional, and social aging, which gives the opportunity to adjust not only with the changes which will take place within an individual, but also to the changes presented in one's surroundings, which surely affect the individual. In addition, research on other psychological factors affecting the retirement offer significant insights since individuals who are about to retire are more presumptively to have a psychological response to the changes associated with the retirement transition (Hansson, et al., 2019a).

Retirement involves greater years despite the challenges presented before death. It is described as a developmental stage which is considered to last for more than 30 years. It is divided into six stages, pre-retirement, honeymoon, disenchantment, reorientation, stability, and termination. The pre-retirement stage refers to the individual's preconception about retirement, and forms anticipation. The honeymoon stage describes the individual as having a sense of enjoyment as he or she anticipates freedom from the working part of his or her life. Disenchantment refers to the feelings of dissatisfaction in one's life, as the individual perceives the reality of retirement. The reorientation describes the individuals' capability of identifying the factors that will assist him or her to adjust with retirement. The stability and termination refer to the individual who is already in the stage of retirement and face the consequences of retirement. The individual may lead to the feelings of depression, especially if the individual fails to meet the expectations in retirement, and the individual is unable to prepare for the transition of retirement (Fadila & Alam, 2016).

The present generations of the elderly or the retirees are observed to have more difficulty in retirement, especially in pre-retirement stage than the previous generations, due to the current trends in the society, which contributes to the changes of perspectives of the elderly or the retirees. Individuals who are about to retire develop a perspective that they must rely on their own resources, not only on their families and relatives (Bauger & Bongaardt, 2016). This is also an indicator that most of the retirees choose to apply for employment, to save finances, and also provide the needs and wants of their significant ones. Despite the eagerness of the retirees to find jobs to support their needs, the main perspective that provides them with a good sense of feeling is having freedom to introspect oneself (Ekert & Koss, 2016).

Retirement Adjustment

Humans encounter tremendous different alterations in their lives, which necessitates adjustment. Out of all the challenges presented in life, retirement is one of the most crucial parts of life (Serrat, 2018). Retirement adjustment is one of the difficult aspects that individuals might face later in life. Moreover, it is described as a psychological stage in which individuals are about to encounter significant changes that are inevitable (Fadila & Alam, 2016). This also identifies the individual's capacity to deal with his or her environment to

allow them to survive and live peacefully and purposefully. Consequently, retirement adjustment is seen in the individual and societal level, as the individuals are unique and have a different capacity to develop perspectives and anticipations with regards to retirement, and what the society previously presented the retirement, which contributes with the retirees' life.

Much research has been explored about retired teachers and their struggles. The study of Musila, Maithya & Masinde (2019) have their case study entitled "Retirement Lived Challenges Experienced by Retirees", as they can see the obstacles encountered by the retired teachers in Kenya, in field of environmental, social and health problems. In their another study in 2019, they also emphasized that retirement is the period of engaging with the different sets of activities to remain steadfast despite the challenges presented by society. Retirement in the context of Teaching Professionals

Retirement after the job is usually a goal in the journey of working. However, it is impossible to maintain the capacity of an individual to work until he or she is about to reach death. Thus, retirement is inevitable, as the individual should achieve the part of having rest in the last period of his or her life and let others, especially the young ones to work.

Every individual has unique perceptions and experiences before deciding to retire. Based on the study of Githui (2012) as cited in the study of Cerezo and Ancho (2020), most of the teachers perceive retirement as the period of relaxation and engagement with recreational activities at the age of 50 until 60. However, teachers tend to be not satisfied in retirement due to the decrease amount of the benefits being delivered to them, which results in the teachers to feel anxious and seek other options to seek employment after retirement. Moreover, teachers are being observed as having intact attachment with schools, especially in delivering quality education to students. Most teachers always think about embracing learning and sharing knowledge with others (Ayoob & Mahir, 2020). As the teachers have reached their retirement, most of them continue to interact with the community by teaching, which contributes significantly to society. According to Ayoob & Mahir (2020), retired teachers are not reluctant to engage and provide their capabilities to the betterment of society. Moreover, those retired teachers are experiencing challenges linked with their retired life especially for the retired teachers who have more years of service in teaching.

Personality Traits and Retirement Adjustment

Previous research emphasized personal qualities such as age, gender, educational attainment, physical and mental health status, and personality traits have not been focused on retirement studies (Van Solinge, 2016). This is considered as a threat since factors related to psychology such as personality traits are important as it is demonstrated to have a powerful relationship on the people's adaptation to the life changes and transitions (Serrat et. al, 2018). According to Yeung (2017), retirement might have a connection with personality traits, which arise from different sets of reactions when approaching retirement. Personality traits have five dimensions, in accordance with McCrae and Costa. The five dimensions are extraversion, agreeableness, neuroticism, conscientiousness, and openness to experience. Extraversion refers to the individuals who are sociable and able to have an active energy when interacting with others (Hoxha, 2019). They tend to be more expressive and tend to love dealing with other people. People who are low in extraversion tend to exhibit the opposite characteristics of introverts, such as enjoying spending time alone, tend to be reserved, and enjoy working independently. Agreeableness, on the other hand, describes individuals who have empathy, collaborative, and helpful (Hoxha, 2019). They tend to be comrade, empathic, and collaborative. Individuals who are lowly agreeable tend to prefer being isolated and more distant. Neuroticism is the opposite of emotional stability. It refers to the individuals who tend to be highly anxious which prevents them from being in the state of relaxation (Shrestha, 2017). Individuals who are high in neuroticism tend to show unpleasant feelings such as moodiness, which make them more prone in developing disorders resulted from tension (Feist & Feist, 2015).

Conscientiousness refers to the individuals who are well-organized, self-disciplined, well-controlled and ordered (Feist & Feist, 2015). Individuals who have a high sense of conscientiousness tend to be dependable. Openness to Experience describes individuals who openly embrace new experiences that come in their way and have eagerness to learn new sets of skills (Hoxha, 2019).

Some studies indicate that decreased scores in neuroticism, and higher scores in agreeableness, conscientiousness, openness to experience and extraversion contribute to have a better adjustment to retirement, and other aspects of aging (Hoxha, 2019). Moreover, a high sense of emotional stability and agreeableness tend to contribute to the ability of an individual to adjust to retirement, resulting in a greater quality of life (Wilt & Revelle, 2015).

Further, high conscientiousness is one of the predictors of retirement adjustment, as it contributes it to the ability of the individuals to have a thorough preparation with any aging related issues which in turn will assist them to cope with the different challenges presented in the environment as they age (Serrat, et al., 2018).

The findings are also seen in the study of MacLean (1983) and Robinson, et al. (2010). In addition, conscientious people who are more presumptive to do volunteering tend to promote growth and purpose, which lead them to feel contentment (Mike, et al., 2014). Also, Schwaba & Belidom (2019) emphasize that individuals' openness to experiences and low in neuroticism increase as the individuals approaches the retirement, leading to the better adjustment to retirement, while changes in extraversion and conscientiousness did not have any significant relationship with the ability of the individuals to adjust with retirement.

Personality Traits and Life Satisfaction

The findings of the study of Szczesniak (2019) indicate that personality traits are one of the significant factors that contribute to life

satisfaction. For the last decades, researchers have found the relationship of personality and life satisfaction (Hounkpatin et al, 2018). The majority of the studies indicate that distinct levels of the Big Five model of personality traits among individuals also show different levels of being satisfied in one's life. This was supported by the study of Heidemeier & Goritz (2016) which discovered that neuroticism, extraversion, agreeableness, and openness to experience have a notable influence on the levels of life satisfaction. Extraversion has a commending relationship with life satisfaction due to its relevance to greater levels of independence, support from the environment. Neuroticism has a negative relationship with life satisfaction, which demonstrates that more stability in emotion will assist in elevating the levels of life satisfaction. On the other hand, conscientiousness is considered to be one of the predictors of life satisfaction (Jie & Du, 2015), and openness to experiences is not a good predictor of how an individual is satisfied in life. Moreover, the study of Connolly & Seva (2021) shows that agreeableness has a weak relationship to life satisfaction.

Life Satisfaction and Retirement Adjustment

Life Satisfaction is considered as the major influential aspects for determining the success of aging and retirement (Hoxha, 2019). Elevated levels of satisfaction in life of the individuals who are about to reach old age tend to be more capable of adjustment to retirement, and able to turn the challenges into meaningful ones. Banjare et al. (2015) emphasized that the key component of retirement is life satisfaction. However, achieving life satisfaction later in life involves difficulties, due to the changing of one's lifestyle during the time of being employed, to the situations of being retired (Hansson, et al., 2018). The study of Heybroek (2015) found that the different nature of jobs of the retirees affect their life satisfaction and perspectives to retirement, which lead others to have a difficulty to adjust with retirement, and some others are not having a difficulty, and have a better contentment in life. In addition, Dingemans & Henkens (2019) found that being employed after retirement has a positive relationship with life satisfaction which contributes to better adaptation to retirement. *Mediating Role of Life Satisfaction*

Robinson et al (2010) as stated in the study of Hansson et al (2019) found that higher agreeableness and conscientiousness, and decreased neuroticism were linked to the greater levels of life satisfaction which also led to a better adjustment of the individuals to retirement. Moreover, Lockenhoff et al (2015) found that higher levels of extraversion and decreased levels of neuroticism predicted elevated levels of life satisfaction, leading to a more positive outcome of retirement.

According to Hill, et al (2011) as found in the study of Stephan et al (2019), conscientiousness is more presumptive to have a relationship to longevity and adjustment to retirement if the mediation of cognitive functioning is present. Further, the study of Hansson et al (2019c) indicates that personality traits influence the retirement, but the study explores the mediating role of self-esteem, autonomy, and social support during the retirement period to the relationship of personality traits and life satisfaction.

Synthesis

Retirement is one of the difficult stages an individual may face throughout his or her life. Retirement involves several life aspects, including the decline of other physical functions, and psychological functions as well. One of the concerns in retirement is adjustment, which refers to the process of adaptation of the psychological changes in relation to the transition to adjustment of retirement. In the context of the teachers, the majority of educators view retirement as a time between 50 and 60 years old when they can unwind and enjoy recreational activities. But because their benefits have decreased in retirement, and the years of teaching service, teachers are often dissatisfied. This makes them nervous and may lead them to look for other ways to find work after retirement.

Since psychological aspect such as personality traits did not adequately receive attention to the studying retirement adjustment, the researcher selected the personality traits which are aligned to the Big Five Factor Model of McCrae and Costa, which are the extraversion, agreeableness, conscientiousness, neuroticism and openness to experience. Studies show that studying personality traits in relation to retirement adjustment gains importance even though it receives lesser attention (Van Solinge, 2016).

Life Satisfaction is considered as one of the most influential aspects for defining the success of aging and retirement (Hoxha, 2019). Elevated levels of satisfaction in life of the individuals who are about to reach old age tend to be more capable of adjustment to retirement, and able to turn the challenges into meaningful ones. Banjare et al. (2015) emphasized that the key component of retirement is life satisfaction. However, achieving life satisfaction later in life involves difficulties, due to the changing of one's lifestyle during the time of being employed, to the situations of being retired (Hansson, et al., 2018). Robinson et al (2010) as presented in the study of Hansson et al (2019) found that higher agreeableness and conscientiousness, and decreased neuroticism were linked to the greater levels of life satisfaction which also led to a better adjustment of the individuals to retirement. Moreover, Lockenhoff et al (2015) found that higher levels of extraversion and decreased levels of neuroticism predicted high levels of life satisfaction, leading to a more positive outcome of retirement. Likewise, the researcher highlights the significance of studying retirement adjustment and other key factors that will most likely influence it, since there are emphasis that the studies about the retirement context are minimal.

Methodology

Research Design

Predictive-correlational research method is utilized in this study. This approach allows for describing the relationships between variables (personality traits, retirement adjustment, and life satisfaction) and exploring the potential mediating role of life satisfaction

in the relationship between personality traits and retirement adjustment.

Respondents

In the consideration that the respondents in the study are crucial to acquire and associated to a specific age group, 396 respondents and is identified using a purposive sampling. Purposive sampling is utilized when researchers aspire to approach a particular category of individuals, since all the respondents are selected in accordance to the provided profile. The inclusion criteria for the respondents are as follows: (1) retired Filipino teachers ages 60 up to 65 years (as the law in the Philippines mandate that the optional retirement is 60 and the compulsory retirement is 65) from private higher educational institutions; (2) newly retired (not less than a year since the time of the retirement); (3) currently settling in Metro Manila, Philippines.

The respondents of the study are consisted of 396 retired Filipino teachers from the 65 private higher education institutions (HEIs). Most of the respondents are female composed of 206 individuals, while male is composed of 190 individuals. In terms of age, the total number of the respondents who are 60 years old are 149, 72 respondents are 61 years old, 77 respondents are 62 years old, 47 respondents are 63 years old, 25 respondents are 64 years old, and 26 respondents are 65 years old.

Instrument

Big-five Inventory-2 Short Form (BFI-2-S), Satisfaction with Life Scale (SWLS), and Retirement Adjustment Scale (RAS) were administered to the respondents to obtain the scores on the five dimensions of personality traits, life satisfaction, and retirement adjustment. The alpha reliabilities of BFI-2-S are .73 to .83, and test-retest reliabilities of .69 to .83 and a validity of .97 (Soto & John, 2017). Further, the SWLS is considered to be highly valid and highly reliable measurement. Moreover, the scale indicated high internal consistency (Pavot & Deiner, 2013). The scale has a promising validity and reliability (0.782), which are appropriate to identify the level of retirement adjustment of the individuals, especially teachers (Adeyemo & Olatomide, 2017). Moreover, the Cronbach's alpha results ranges from 0.72-0.79, which is considered as acceptable (alpha >0.70, according to Taber, 2017).

Procedure

The data-gathering procedures consists of preparation, administration, and retrieval of information. In this study, the researcher prepared all the needed scales through searching and reading different literatures and studies. Moreover, to ensure that the ethical considerations of the study is observed, the researcher processed and secured the ethics certification from the Graduate School Research and Extension Office (GSREO) of the Polytechnic University of the Philippines before proceeding to the actual administration of the scales to the target respondents of the study. Further, the scales and other documents needed such as informed consent are printed and encoded to Google forms to distribute through the utilization of online applications, such as Facebook and Messenger.

The researcher e-mailed universities/colleges to assist in disseminating the Google forms to the respective individuals who are qualified to the given criteria described by the researcher. The administration of the scales is conducted personally and through dissemination of the Google forms link online. Posting on the different authorized pages online application and reaching out to the respective qualified individuals in this study is done. Informed consent is presented before the individuals proceed answering. The total number of respondents answered to the Google Form is 394 and 2 respondents answered the scales in a face-to-face administration. The respondents of the study came from the 65 private higher education institutions (HEIs) in Metro Manila, Philippines.

In addition, informed consent is provided in order for them to obtain necessary information regarding the nature and purpose of the research. Then, the data is collected by downloading the Excel file generated from the answers of the respondents in Google form. The researcher scored and interpreted the data based on the guidelines of the mentioned standardized tests in this study.

Data Analysis

The following are the statistical measurement utilized to explicate the data:

1. Frequency and Percentage. In this study, frequency and percentage were utilized to determine the levels of the respondents in terms of the variables examined in the study.
2. Spearman Rank Correlation. To determine the significant correlation between the variables, the researcher used Spearman rank correlation level of significance as the data is observed to be not normal in distribution based on the following results of tests of normality (p-values are <.05) obtained through the utilization of SPSS.
3. Linear regression analysis was performed to determine if the personality traits and life satisfaction are significant predictors of retirement adjustment. Moreover, the path analysis, or Structural Equation Modeling (SEM) was used to analyze the mediating role of life satisfaction to the relationship of personality traits and retirement adjustment. Path analysis is a statistical method for examining and evaluating the connections of the group of observed variables. These relations, or called paths, are also called direct and indirect line or paths. When two variables (in this case, the variables are personality traits and retirement adjustment) are shown to be related to one another, there is a direct relationship. When a variable is linked to another variable through a third variable, which is then clearly connected to the outcome variable (for instance, a study finds that personality traits influence retirement adjustment through life satisfaction), this is known as an indirect relationship. The sum of direct and indirect relationships, in turn, generates a variable's total

relationship.

Ethical Considerations

Ethical considerations are included in the data-gathering process to protect the respondents' welfare and to maintain the truthfulness of the research process. Researchers considered the following:

1. **Data Protection and Privacy.** The researcher shall assure that information that is obtained to the respondents are secured through encrypting a password of the documents saved in the researcher's personal computer. Moreover, those information that are gathered face-to-face/personally using pen and paper are secured through placing the physical copies of the answered questionnaires to the locked cabinet in the researcher's working room at home.
2. **Informed Consent.** The informed consent shall be presented and discussed to the respondents before the proceeding in answering the tests provided by the researcher. The informed consent includes the title and purpose of the study, potential risks and benefits, voluntary participation, and rights to privacy and confidentiality.
3. **Confidentiality.** The researcher shall treat the gathered information from the respondents with utmost confidentiality. The data shall be utilized for the goals of this study, and not recommended to distribute to other individual's despite of the justification for the utilization in educational research. Except in situations where the researcher is obligated by law to disclose particular circumstances, information provided by participants will be kept confidential. Abuse occurrences and suicide risk are among these incidents, although these may not be the sole examples.
4. **Voluntary Participation.** The respondents have the right to voluntary participation to the research process intended to acquire the necessary information for the study. The respondents have the right to withdraw before or during the facilitation and administration of the procedures in obtaining information relevant to the study. If the respondents happened to withdraw during the administration procedure, the researcher shall destroy or break the data in witness of the respondents.
5. **Respect for Autonomy.** The researcher shall recognize the respect for individual rights and dignity. The respondents have the right to make decisions about their well-being, health, and identify potential risks and harms which can influence both their physical and psychological aspects. This fosters the capability of the respondents to practice autonomy and self-respect within.
6. **Avoidance of Harm.** The researcher shall minimize the potential harm through ensuring that the respondents are being protected to the loss of dignity and autonomy, and against unjustifiable deception. The researcher shall ensure the presentation of the informed consent and emphasize the rights of the respondents.
7. **Professional Integrity.** The researcher shall ensure honesty and fairness in interacting with the respondents. The researcher shall be responsible in truthful and respectful communication about the administration process in relation to the goals of the study. The researcher shall not engage to physical touching or any actions that the respondents are uncomfortable with unless the respondents provide consent.

Results and Discussion

This section presents the findings according to the study's research questions. To determine the mediating role of life satisfaction to the relationship of personality traits and retirement adjustment, structural equation modeling was employed using the SPSS Amos v. 26.

Table 1. *Summary of Results for Levels of Personality Traits among the Respondents*

	<i>f</i>	<i>%</i>	<i>Level</i>
Extraversion	356	89.90	High
Agreeableness	297	75	High
Conscientiousness	277	69.95	High
Neuroticism	201	50.76	Moderate
Openness to Experience	238	60.10	High

Table 1 illustrates the summary for levels of personality traits among the respondents. The level of extraversion among the respondents is high ($n = 356$, 89.90%), which means that most of the respondents seems to be sociable and energetic in terms of interacting with others. The level of agreeableness among the respondents is high ($n = 297$, 75%), which shows that majority of the respondents seems to be more compassionate in extending assistance with others.

The level of conscientiousness among the respondents is high ($n = 277$, 69.95%), which demonstrates that most of the respondents were observed to be reliable, persistent and organized. The level of neuroticism among the respondents is moderate ($n = 201$, 50.76%), which shows that most of the respondents are observed to be moderately relaxed and emotional stable.

Further, the level of openness to experience among the respondents is high ($n = 238$, 60.10%), which interprets that majority of the respondents are observed to be open to explore and experience new opportunities that they might encounter.

Table 2. *Level of Life Satisfaction among the Respondents*

<i>f</i>	<i>%</i>	<i>level</i>
28	7.07%	Very high score; highly satisfied
92	23.23%	High score
17	4.29%	Average score
187	47.22%	Slightly below average in life satisfaction
62	15.66%	Dissatisfied
8	2.02%	Extremely Dissatisfied
Total	396	100%

Table 2 illustrates the level of life satisfaction among the respondents. The results showed that the majority of respondents ($n=187$, 47.22%) reported being slightly dissatisfied with their lives, followed by those who reported high score in life satisfaction ($N=92$, 23.23%), dissatisfied ($n=62$, 15.66%) and highly satisfied ($n=28$, 7.07%). A smaller percentage of respondents reported being moderately satisfied ($n=17$, 4.29%) extremely dissatisfied ($n=8$, 2.02%). Overall, the results suggest that the respondents in this study are slightly below average in life satisfaction, which means that most of the respondents are functioning well with their daily lives. However, there are some areas in their lives that the respondents considers to be challenges with their lives that somewhat hinders the ability of the respondents to achieve higher levels of life satisfaction (Diener, et al., 2006).

Table 3. *Level of Retirement Adjustment among the Respondents*

<i>f</i>	<i>%</i>	<i>level</i>
22	5.56%	Low
341	86.11%	Moderate
33	8.33%	High
Total	396	100

Table 3 shows the level of retirement adjustment among the respondents. The results showed that the majority of respondents ($n=341$, 86.11%) reported having a medium level of retirement adjustment. A smaller percentage of respondents reported having a low level of retirement adjustment ($n=22$, 5.56%) or a high level of retirement adjustment ($n=33$, 8.33%). Overall, the results suggest that the respondents in this study are moderately adjusted to retirement, but there is a great deal of variability in retirement adjustment levels.

Table 4. *Correlation between personality traits and retirement adjustment (n = 396)*

Personality Factors Correlated with Retirement Adjustment	<i>r</i>	<i>p</i> -value
Extraversion	.118*	.019
Agreeableness	.112*	.025
Conscientiousness	.129**	.010
Neuroticism	-.039	.439
Openness to Experience	.101*	.046

** Significant at $p < .01$; Significant at $p < .05$

A Spearman-rank correlation was used to determine if there is a significant relationship between the personality traits (measured as the level of each personality trait) and retirement adjustment of the participants. The results show that retirement adjustment is significantly related with extraversion, $r = .118$, $p = .019$, agreeableness, $r = .112$, $p = .025$, conscientiousness, $r = .129$, $p = .010$, and openness to experience, $r = .101$, $p = .046$. This means that as the participants' level of extraversion, agreeableness, conscientiousness, and openness to experience increases, their level of retirement adjustment also increases, and vice versa. Moreover, the results indicate that neuroticism is not significantly linked to retirement adjustment, $r = -.039$, $p = .439$.

Individuals with high levels of extraversion, which are characterized by friendliness, optimism, and a desire to engage in social contacts (Ashton, 2013), are more likely to adjust to retirement. This could be attributed to their capacity to maintain and develop their social networks, which is critical in replacing the interpersonal connections that are frequently lost after leaving a previous job. Their inherent desire to seek out and enjoy the company of others may help to alleviate the isolation and loneliness that some retirees endure.

Similarly, agreeableness, which includes attributes like friendliness, trustworthiness, and cooperativeness (Corr & Tarou, 2006), may help with simpler retirement transitions. Individuals who are agreeable are more likely to have positive interactions and a supportive social network (Lampropoulos et al., 2022), which might help them cope emotionally during the change. Their desire to avoid conflict and proclivity for assisting others can also make them more flexible to the changes that retirement brings, allowing for a smoother transition.

Conscientiousness, which indicates organization, responsibility, and diligence (Bogg & Roberts, 2012), corresponds positively with retirement adjustment. Conscientious individuals may be more prepared for retirement since they have planned their finances, activities,



and social life ahead of time (Poulter, 2020). Their disciplined temperament can assist them in developing new habits and pursuing hobbies or volunteering activities that bring structure and meaning to their post-work lives.

Openness to experience, which is defined by a love of exploration, inventiveness, and a readiness to try new things (Dan et al., 2021), is linked to retirement transition, though to a lesser level. Individuals with a high level of openness may be more willing to accept the changes that retirement brings and seek new opportunities for fulfillment and self-expression. However, the shift may still be difficult for individuals owing to the loss of work-related chances for exploration and achievement.

Furthermore, neuroticism, which is the polar opposite of emotional stability, and refers to the individuals who tend to be highly anxious which not able them to be in the state of the relaxation (Shrestha, 2017) is observed to be not significantly related to retirement adjustment. In this study, it interprets that individuals with moderate levels of neuroticism seems to show no influence to the ability of the individuals to adjust with retirement.

These findings highlight the complexities of retirement as a life change that individuals experience differently depending on their unique personality profiles. It implies that retirement planning should not only focus on financial factors, but also on individuals' psychological preparation, taking into account personality attributes.

Table 5. Regression Analysis on Personality Traits and Life Satisfaction as Predictors of Retirement Adjustment

<i>R</i>	<i>R-sq</i>	<i>MSE</i>	<i>F</i>	<i>df1</i>	<i>df2</i>	<i>p-value</i>
0.674	0.028	0.1397	5.68	2	394	0.0037
Model						
	coefficient	se	t	p	LLCI	ULCI
constant	2.1094	0.2297	9.1849	0	1.6579	2.5609
Personality traits	0.208	0.0641	3.2457	0.0013	0.082	0.334
Life satisfaction	0.0225	0.0213	1.0565	0.2914	-0.0194	0.0645

To determine whether life satisfaction mediates the relationship between personality traits and retirement adjustment, regression analysis was performed to check the assumptions before using structural equation model.

Table 5 illustrates the impact of personality traits and life satisfaction to retirement adjustment. The model summary shows an R value of 0.674 and an R-squared value of 0.028, indicating that about 2.8% of the variability in retirement adjustment can be explained by the predictors. The model's F-statistic is 5.68 with a p-value of 0.0037, suggesting the model is statistically significant.

In the model coefficients, the personality traits are also significant with a coefficient of 0.208 and p-value 0.0013 which is less than the alpha 0.05, indicating a positive relationship with retirement adjustment. However, life satisfaction is not significant with p-value 0.2914, indicating it does not have a significant impact on retirement adjustment.

Table 6. Regression Analysis on Personality Traits and Life Satisfaction as Predictors of Retirement Adjustment (outliers were removed)

Model Summary						
<i>R</i>	<i>R-sq</i>	<i>MSE</i>	<i>F</i>	<i>df1</i>	<i>df2</i>	<i>p-value</i>
0.181	0.033	0.106	5.515	2.000	325.000	0.004
Model						
	coefficient	se	t	p	LLCI	ULCI
Constant	2.155	0.232	9.289	0.000	1.698	2.611
Personality traits	0.161	0.064	2.501	0.013	0.034	0.287
Life Satisfaction	0.050	0.021	2.362	0.019	0.008	0.092

Table 6 shows the regression analysis examining the effect of personality traits and life satisfaction on retirement adjustment after removing the outliers. Removing outliers can lead to more accurate and reliable estimates of the regression coefficients, providing a better understanding of the true relationships between the variables. Moreover, it ensures the validity of the assumptions of linear regression, such as normality of residuals. The R-squared value has slightly increased to 0.033, indicating that 3.3% of the variance in retirement adjustment can be explained by the predictors. The F-statistic is 5.515 with a p-value of 0.004, indicating the overall model is significant. Notably, life satisfaction, which was previously not significant, now shows a significant positive effect on retirement adjustment with p-value 0.019 less than the alpha 0.05.

This implies that higher life satisfaction contributes positively to better retirement adjustment. The confidence intervals for both predictors further support these findings, as they do not have zero in between. Since the relationship between personality traits and retirement adjustment is significant as well as life satisfaction and retirement adjustment, the assumptions of linear regression was met in order to perform mediation analysis using SEM.

Table 7. Mediation Model Fit Indices based on the Hypothesis of the study

Model	CHI-SQ	DF	CMIN/DF	p	RMSEA	GFI	CFI
Default Model	440.405	249	1.77	0.06	0.07	0.92	0.89

Table 7 shows the model fit indices of the mediation model used to determine whether life satisfaction mediates the effect of personality traits to retirement adjustment. The chi-square value of 440.405 with 249 degrees of freedom shows a relatively good fit, but it's important to consider that the Chi-Square test is sensitive to sample size; a large sample size can lead to a significant chi-square even if the model fits well. Therefore, other fit indices should be examined. The CMIN/DF value is 1.77, which falls within the acceptable range typically between 1 and 3. This indicates a good fit, as values closer to 1 suggest a better fit to the data. The RMSEA or Root Mean Square Error of Approximation value of 0.07 is notably close to the accepted threshold of 0.08 for a good fit. The GFI or Goodness of Fit Index value of 0.92 is above the recommended threshold of 0.90, indicating a good fit. Higher values of GFI indicate a better fit between the model and the observed data. The CFI or Comparative Fit Index value of 0.89 is slightly below the acceptable threshold of 0.90 for a good fit. However, it is still relatively close to 0.90, suggesting that the model fits the data reasonably well.

Overall, the model shows a generally good fit to the data. The CMIN/DF and RMSEA values indicate a good fit, and the GFI value supports this assessment. The slightly lower CFI value does not significantly reduce the overall fit. Collectively, these indices suggest that the model can be considered a good fit to the data.

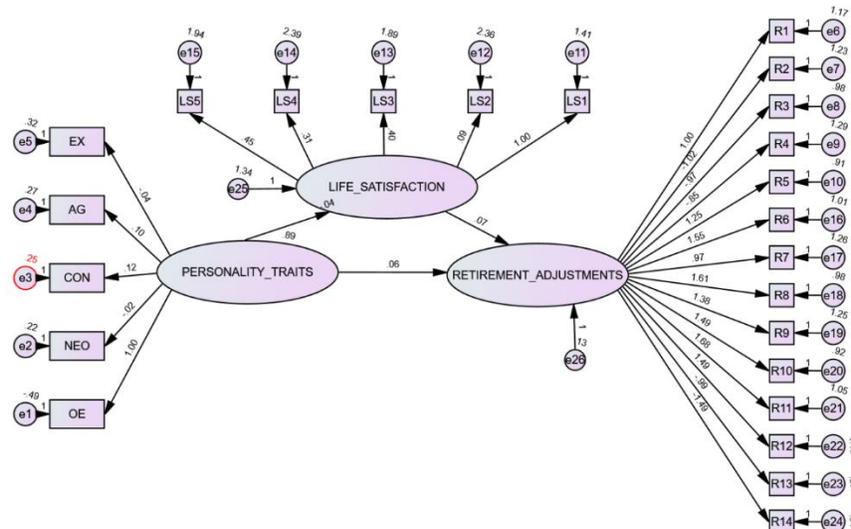


Figure 1. SEM diagram of the relationships among personality traits, life satisfaction and retirement adjustment

Figure 1 shows the SEM or Structural Equation Model of the relationships between personality traits, life satisfaction, and retirement adjustment as latent variables and with its respective observed indicators. The path coefficients between the constructs indicate the strength and direction of the relationships. Personality traits are shown to have a direct effect on both life satisfaction and retirement adjustment. Specifically, the path from personality traits to life satisfaction has a coefficient of 0.89, indicating a strong positive relationship. The path from personality traits to retirement adjustment is much weaker, with a coefficient of 0.06, suggesting a minimal direct effect.

Life satisfaction itself has a direct effect on retirement adjustment, with a path coefficient of 0.07, which is also quite small. This implies that while life satisfaction has some influence on how individuals adjust to retirement, the effect is not substantial. The observed variables for personality traits include Extraversion (EX), Agreeableness (AG), Conscientiousness (CON), Neuroticism (NEO), and Openness to Experience (OE). Each of these traits pertains to the latent variable Personality traits with varying degrees of strength. Extraversion has the highest value of 0.32, followed by Agreeableness (0.27), Conscientiousness (0.25), Neuroticism (0.22), and Openness to experience (-0.49). These values indicate that while most traits contribute positively to personality traits, Open mindedness has a negative contribution.

The observed indicators for life satisfaction (LS1 to LS5) all have significant values to Life Satisfaction, ranging from 1.41 to 2.36, suggesting that these indicators reliably measure life satisfaction. For retirement adjustment, the observed indicators R1 to R14 also have significant values, with coefficients ranging from 0.97 to 1.61. These values indicate that these observed indicators are good. In summary, the SEM analysis suggests that personality traits significantly influence life satisfaction, which in turn has a minor effect on retirement adjustment. The direct influence of personality traits on retirement adjustment is minimal.

Table 8. Mediating Role of Life Satisfaction to the Relationship between Personality Traits and Retirement Adjustment

Relationship	Direct Effect	Indirect Effect	Confidence Interval		P-value
			Lower Bound	Upper Bound	
Personality Traits --> Life Satisfaction --> Retirement adjustment	0.57	-0.003	-0.076	0.016	0.568

Table 8 shows the mediation analysis that examines the relationship between personality traits and retirement adjustment mediated by life satisfaction. The analysis shows a direct effect of 0.57 from personality traits to retirement adjustment, indicating a significant direct relationship. However, the indirect effect through life satisfaction is -0.003, which is not significant, as evidenced by the confidence interval ranging from -0.076 to 0.016 and a p-value of 0.568. This leads to the conclusion of no mediation effect

These results indicate that while personality traits significantly impact retirement adjustment directly, life satisfaction does not mediate this relationship. In other words, improving life satisfaction alone may not significantly enhance retirement adjustment if personality traits remain unchanged.

In a study by Anglim et al. (2020) it emphasizes the direct influence of personality traits on various life outcomes, including retirement satisfaction, without necessarily involving life satisfaction as a mediating factor. Similarly, research by Janke et al. (2020) suggests that personality traits such as conscientiousness and emotional stability have a substantial direct impact on how individuals adjust to retirement, independent of their life satisfaction levels. Programs aimed at improving retirement adjustment should consider focusing directly on enhancing specific personality traits, such as increasing conscientiousness and emotional stability, rather than solely aiming to boost life satisfaction. This approach could involve targeted interventions like personality development workshops or personalized coaching that address the underlying traits influencing retirement adjustment.

In conclusion, the mediation analysis highlights the importance of personality traits in retirement adjustment, highlighting that life satisfaction does not significantly mediate this relationship. This insight can inform more effective strategies for supporting retirees in their transition and adjustment to retirement life. Thus, the hypothesis stating that Life satisfaction mediates the relationship of personality traits and retirement adjustment is “rejected”.

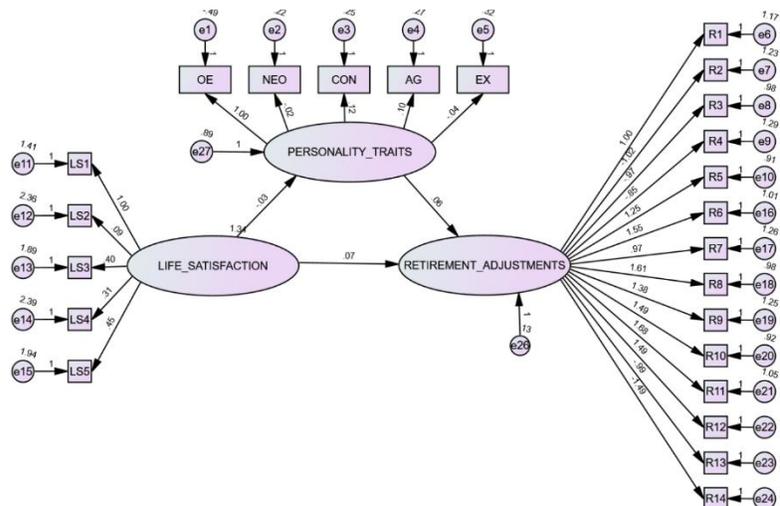


Figure 2. Alternative mediation model after SEM analysis

Wang & Shi (2019) reinforced this view by illustrating how life satisfaction mediates the relationship between personality traits and retirement outcomes. They argued that personality traits shape individuals' overall well-being and satisfaction with life, which are essential for a smooth transition into retirement. Their research indicated that personality traits have a more profound and foundational impact on retirement adjustment through life satisfaction than life satisfaction alone could explain.

Atherton et al. (2019) provided additional evidence that personality traits are integral to understanding life outcomes, including retirement adjustment. They highlighted that while life satisfaction is an important factor, it is heavily influenced by underlying personality traits. Their findings suggest that interventions aimed at improving retirement outcomes should focus on enhancing traits such as resilience, openness, and conscientiousness, which foster higher life satisfaction and better retirement adjustment.

Thus, the model that positions personality traits as the mediator between life satisfaction and retirement adjustment offers a more and comprehensive framework. It acknowledges the deep-seated influence of personality traits on life satisfaction and their indirect yet significant impact on retirement adjustment. This model is better supported by contemporary literature, which consistently underscores the key role of personality traits in determining life outcomes. By focusing on personality traits, we gain a clearer understanding of the pathways through which individuals achieve successful retirement adjustment. This comprehensive approach ensures that interventions can be more targeted and effective, ultimately leading to better retirement outcomes.

Table 9. Model Fit Indices for Model 2 (Alternative Model)

Model	CHI-SQ	DF	CMIN/DF	p	RMSEA	GFI	CFI
Default Model	440.405	249	1.77	0.056	0.06	0.97	0.91

The table shows improved fit indices compared to the first mediation model. The Root Mean Square Error of Approximation (RMSEA) has decreased from 0.07 to 0.06, indicating a better fit as lower RMSEA values are preferred. The Goodness-of-Fit Index (GFI) increased from 0.92 to 0.97, and the Comparative Fit Index (CFI) has increased from 0.89 to 0.91. These higher values for GFI and CFI indicate a better model fit, as values closer to 1 are more desirable. Overall, the alternative model shows a better fitting model with improved indices, indicating improved model performance.

Table 10. *Mediation Analysis for Alternative Model*

Relationship	Direct Effect	Indirect Effect	Confidence Interval		P-value
			Lower Bound	Upper Bound	
Life Satisfaction --> Personality Traits--> Retirement adjustment	0.66	-0.013	-0.029	0.013	0.0268

The table shows that personality traits are a better mediator for the relationship between life satisfaction and retirement adjustment compared to the mediation effect of life satisfaction on the relationship between personality traits and retirement adjustment. The direct effect of life satisfaction on retirement adjustment is 0.66, while the indirect effect through personality traits is -0.013, with a shorter confidence interval of -0.029 to 0.013, and a p-value of 0.0268.

The stronger direct effect and the relatively more effective role of personality traits in explaining changes in retirement adjustment shows that personality traits mediate the relationship more effectively than life satisfaction. Hence, personality traits are considered a better mediator.

Most of the respondents exhibit high levels of extraversion, agreeableness, conscientiousness, and openness to experience, indicating a generally positive and proactive personality profile among them. The neutral level of neuroticism suggests that respondents do not predominantly experience negative emotional states. The overall personality traits of the respondents suggest a resilient and socially engaged group, potentially influencing their interactions and adaptability in various life situations, including retirement. Significant portions of respondents are slightly dissatisfied with their lives, with a notable minority reporting high life satisfaction. The spread across satisfaction levels suggests a diverse range of life satisfaction experiences within the respondents. The varied levels of life satisfaction among respondents highlight the importance of addressing factors contributing to dissatisfaction, potentially enhancing overall well-being and quality of life. Most respondents have a moderate level of retirement adjustment, indicating a general trend of moderate adaptation to retirement. A smaller number of respondents experience either high or low adjustment levels.

Traits such as extraversion, agreeableness, conscientiousness, and openness to experience are positively correlated with a smoother transition into retirement, which are also found to the previous studies. These traits facilitate adaptability and satisfaction during this life phase and underscores the pivotal role of personality in shaping retirement experiences. Despite openness to experience positively associated with the retirement adjustment, it has a very distinct linkage with retirement adjustment, indicating potential challenges especially to the individuals who value exploration to the work-related tasks in finding fulfillment post-retirement for those high in this trait. Further, personality traits significantly positively influence retirement adjustment, with life satisfaction also contributing positively when outliers are removed. The model fit indices confirm that the model reasonably fits the data, supporting the relationships identified. The structural equation model suggests that personality traits are key predictors of retirement adjustment, with life satisfaction playing a secondary but still important role. The direct effect of personality traits on retirement adjustment is substantial, while the indirect effect through life satisfaction is negligible. This highlights the direct influence of personality traits on successful retirement adjustment and the need for focusing on personality development and support for enhancing life satisfaction. Moreover, focusing on personality traits as mediator provides clearer understanding of the ways through which individuals achieve successful retirement adjustment. This approach confirms that interventions can be more aimed and effective, leading to better retirement outcomes.

Conclusions

Since the present study illustrates extraversion, agreeableness, conscientiousness, and openness to experience are positively correlated with retirement adjustment, companies and organizations should encourage individuals with high extraversion to actively engage in social activities and networks post-retirement to leverage their natural sociability for a positive retirement experience. Moreover, develop programs and opportunities that cater to the intellectual and exploratory needs of individuals high in openness to experience, ensuring they have access to fulfilling activities post-retirement. Further, individuals with high levels of conscientiousness are expected to be prepared with the retirement transition. Their ability to maintain discipline can help them to form new routines, pursue interests in hobbies or volunteer work, and enrich their life after work with purpose and structure. Individuals who have high levels of agreeableness have an inclination to diffuse disputes and their inclination to help others may also help them adjust to the changes that retirement brings about more easily.

Since life satisfaction positively affects retirement adjustment, efforts should be made to improve overall life satisfaction through holistic well-being programs through encouraging activities that enhance physical, mental, and emotional health and offering classes or workshops on hobbies, skills, and interests that retirees can pursue to maintain a sense of purpose and engagement. Moreover, it is also suggested to introduce initiatives to improve life satisfaction among those slightly dissatisfied with their lives by creating support

groups and providing access to mental health resources. Encourage participation in community activities that foster a sense of purpose and fulfilment. This could also include counseling services, stress management workshops, and community engagement activities.

It is also recommended to establish retirement planning workshops and support groups. Provide tailored support for individuals with varying levels of retirement adjustment by focusing on those with low adjustment to help them better transition into retirement, offering resources to those with high adjustment to maintain their positive adaptation and offering resources such as financial planning assistance, health and wellness programs, and opportunities for social engagement. Furthermore, advocate for early and comprehensive retirement planning, including psychological preparedness, to help individuals anticipate and manage the transition more effectively, addressing both financial and emotional well-being.

The widespread implementation of retirement support services that take into account the distinct personality profiles and life satisfaction levels of retirees, providing personalized guidance and activities that suit their unique needs and preferences, was one of the study's numerous positive aspects. However, it might only focus to the teachers who will about to retire, which is the limitation of this study. Thus, the continuation of this kind of research into the interplay between personality, life satisfaction, and retirement adjustment targeting individuals who have different job professions to refine understanding and support strategies, ensuring that the retirement support services remain responsive to the diverse needs of the retiring population.

References

- Adeyemo E. O. & Olatomide O. O. (2017). Validation of retirement adjustment scale for retired teachers of secondary schools in Osun State, Nigeria. *International Journal of Education and Research* 5(8). ISSN: 2411-5681
- Agler, R. & Boek, P.D. (2017). On the interpretation and use of mediation: multiple perspectives on mediation analysis. *Front. Psychol*, 8. <https://doi.org/10.3389/fpsyg.2017.01984>
- Allen P.M., Mejía S.T., & Hooker K. (2015). Personality, self-perceptions, and daily variability in perceived usefulness among older adults. *Psychol Aging*, 30, 534–543. pmid:26121284
- Amariei, A. (n.d.). Disengagement of older people in an urban setting. <https://www.scribd.com/document/420557379/Disengagement-of-Older-People-in-an-Urban-Setting>
- American Psychological Association, (n.d.). Personality trait. In *APA Dictionary of Psychology*. <https://dictionary.apa.org/personality-trait>
- Anglim, J., Horwood, S., Smillie, L. D., Marrero, R. J., & Wood, J. K. (2020). Predicting psychological and subjective well-being from personality: A meta-analysis. *Psychological Bulletin*, 146(4), 279–323. <https://doi.org/10.1037/bul0000226>
- Annink A., Gorgievski M., & Dulk, L. (2016). Financial hardship and well-being: a cross-national comparison among the European self-employed. *Eur. J. Work Organ. Psychol.* 25, 645–657. 10.1080/1359432X.2016.1150263
- Arrindell, W.A., Meeuwesen, L., Huyse, F.J. (1991). The Satisfaction with life scale (SWLS): psychometric properties in a non-psychiatric medical outpatients sample. *Pers Individ Dif.*, 12, 117–23.
- Ashton, M. C. (2013). The evolutionary function of personality. <https://doi.org/10.1016/b978-0-12-416009-5.00007-4>
- Atherton, O. E., Roberts, B. W., & Robins, R. W. (2019). The development of personality and self-concept in emerging adulthood. *Annual Review of Psychology*, 70, 373-399. DOI: 10.1146/annurev-psych-010418-103134
- Buddelmeyer, H., Ham, J. C., & McDonald, J. T. (2020). Who Retires Early? Characterizing Workplace Conditions That Predispose Older Workers to Retirement. *Demography*, 57(4), 1443–1463.
- Bachmann, R., Lipps, O., & Zucco, A. (2019). Retirement Patterns of University Professors. *Research on Aging*, 41(8), 728–752.
- Badana & Andel, (2018). Aging in the Philippines. *The Gerontologist* 58(2):212-218, doi :10.1093/geront/gnx203
- Bai X., Wu C., Zheng R, Ren X. (2011). The psychometric evaluation of the satisfaction with life scale using a nationally representative sample of China. *J Happiness Stud.*,12, 183–97.
- Banjare, P., Dwivedi, R. & Pradhan, J. Factors associated with the life satisfaction amongst the rural retired Filipino Teachers in Odisha, India. *Health Qual Life Outcomes* 13, 201 <https://doi.org/10.1186/s12955-015-0398-y>
- Barbosa, L. M., Monteiro, B., & Murta, S. G. (2016). Retirement adjustment predictors: A systematic review. *Work, Aging and Retirement*, 2(2), 262–280. <https://doi.org/10.1093/workar/waw008>.
- Bauger, L. & Bongaardt R. (2016). “The lived experience of well-being in retirement: a phenomenological study.” *International journal of qualitative studies on health and well-being* 11(1), 33110.
- Bhakar, S. (2015). Re: What is the minimum sample size per group for SEM or Path Analysis? <https://www.researchgate.net/post/What->

is-the-minimum-sample-size-per-group-for-SEM-or-Path-Analysis/55253ad6d685ccb84f8b4568/citation/download.

Blais MR, Vallerand RJ, Pelletier LG, Brière NM. (1989). The satisfaction scale: Canadian- French validation of the satisfaction with life scale. *Can J Behav Science*, 21(2):210– 23.

Blanco, L. R., Aguila, E., Gongora, A., & Duru, O. K. (2017). Retirement planning among hispanics: In God's hands? *Journal of aging & social policy*, 29(4), 311–331. <https://doi.org/10.1080/08959420.2016.1272161>

Błachnio, Agata, & Przepiórka, A. (2016). Personality and positive orientation in internet and Facebook addiction. an empirical report from Poland. *Computers in Human Behavior*, 59, 230–36.

Boeder, J., & Tse, D. (2020). Measuring self-perceptions of aging: differences between measures when predicting health outcomes. *The Journals of Gerontology: Series B*, 76(5), 825-835, <https://doi.org/10.1093/geronb/gbaa064>

Bogg, T., & Roberts, B. W. (2012). The case for conscientiousness: evidence and implications for a personality trait marker of health and longevity. *Annals of Behavioral Medicine*, 45(3), 278–288. <https://doi.org/10.1007/s12160-012-9454-6>

Bryant, C., Bei, B., Gilson, K.M., Komiti, A., Jackson, H., & Judd, F. (2014). Antecedents of attitudes to aging: A study of the roles of personality and well-being. *Gerontologist*, 56, 256–265. [pmid:24793646](https://pubmed.ncbi.nlm.nih.gov/24793646/)

Cekici, F. (2019). The relationships between the big five personality traits and attitudes towards seeking professional psychological help in mental health counselor candidates: mediating effect of cognitive flexibility. *Academic Journals*, 14(14), 501-511. [doi 10.5897/ERR2019.3706](https://doi.org/10.5897/ERR2019.3706)

Centre for Ageing Better. (2018). The experience of the transition to retirement: rapid evidence review. <https://www.ageing-better.org.uk/sites/default/files/2018-12/Transition-to-retirement.pdf>

Cerezo Magtira R. L., Ancho I. V. (2021). Foreign direct investment decision-making motives for multinational enterprises: a study of eight firms in an emerging economy. *Journal of Management, Economics, and Industrial Organization*, 5(1), 65-85. <http://doi.org/10.31039/jomeino.2021.5.1.4>

Cheng S.T., Fung H.H., Chan A.C. (2009). Self-perception and psychological well-being: the benefits of foreseeing a worse future. *Psychol Aging*. 24(3):623-33

Cheung, G. & Lau, R. (2008). Testing mediation and suppression effects of latent variables: bootstrapping with structural equation models. <https://doi.org/10.1177/1094428107300>

Creswell, J. (2017). Research design: qualitative, quantitative, and mixed methods approaches. *J. Adm. Soc. Sci. – JSAS* 4(2). <http://dx.doi.org/10.1453/jsas.v4i2.1313>

Connolly F. & Seva I.J. (2021). Agreeableness, extroversion and life satisfaction: Investigating the mediating roles of social inclusion and status. *Scandinavian Journal of Psychology*. <https://doi.org/10.1111/sjop.12755>

Corr, J., & Tarou, L. R. (2006). Behavior and personality in the study of successful aging. In Elsevier eBooks (741–748). <https://doi.org/10.1016/b978-012369391-4/50063-1>

Damayon, S.B., Daguio, J.P., Marciano, S.A., Bulatao, M.G. (2022). Teachers Retirement in Private Higher Educational Institutions in Northern Philippines. *International Journal of Research and Innovation in Social Science*, 6(3). ISSN 2454-6186

Damman, M. Segel-Karpas, D. & Henkens K. (2018) “Partners’ adjustment to older workers’ retirement: testing the role of preretirement expectations in a 10-year panel study. *Aging and mental health*. DOI: 10.1080/13607863.2018.1501661

Dan, Y., Ahmed, A. a. A., Chupradit, S., Chupradit, P. W., Nassani, A. A., & Haffar, M. (2021). The nexus between the big five personality traits model of the digital economy and blockchain technology influencing organization psychology. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.780527>

Diehl M, Wahl HW, Barrett AE, Brothers AF, Miche M, Montepare JM, et al. Awareness of aging: Theoretical considerations on an emerging concept. *Dev Rev.*, 34, 93–113. [pmid:24958998](https://pubmed.ncbi.nlm.nih.gov/24958998/)

Dingemans, E., K. Henkens and H. v. Solinge (2015). “Access to bridge employment: who finds and who does not find work after retirement?” *The Gerontologist*.

Dingemans, E. & Henkens, K. (2019). Working after retirement and life satisfaction: cross- national comparative research in Europe. *Research on Aging* 41(7):016402751983061 [doi:10.1177/0164027519830610](https://doi.org/10.1177/0164027519830610)

Drewes, Y. M., & Westerhof, G. J. (2016). Boredom in retirement: A systematic literature review. *The Gerontologist*, 56(3), e109-e121.

Duffy, K. A., Helzer, E. G., Hoyle, R. H., Helzer, J. F., & Chartrand, T. L. (2018). Pessimistic expectations and poorer experiences:

The role of (low) extraversion in anticipated and experienced enjoyment of social interaction. *PLOS ONE*, 13(7), e0199146. <https://doi.org/10.1371/journal.pone.0199146>

Durak M, Senol-Durak E, Gencoz T. (2010). Psychometric properties of the satisfaction with life scale among Turkish university students, correctional officers, and retired teachers adults. *Soc Indic Res.*,99, 413–29.

Earl JK, Gerrans P, Halim VA. (2015). Active and adjusted: investigating the contribution of leisure, health and psychosocial factors to retirement adjustment. *Leisure Sciences* 37(4):354-372. doi:10.1080/01490400.2015.1021881

Ekerdt, D.J., & Koss, C. (2016). The task of time in retirement. *Ageing and Society*, 36, 1295–1311. doi:10.1017/S0144686X15000367

Fadila, D. & Alam, R. (2016). Factors affecting retirement adjustment among retirees' retired Filipino Teachers persons. *Journal of Nursing Education and Practice* 6(8). doi:10.5430/jnep.v6n8p112

Fisher, G., Ryan, L., (2017). Overview of the health and retirement study and introduction to the special issue. Introduction to the special issue, work, aging and retirement. 4(1), 1-9, <https://doi.org/10.1093/workar/wax032>

Fowler, S.A., Davis, L.L., Both, L.E., Best, L.A. Personality and perfectionism as predictors of life satisfaction: The unique contribution of having high standards for others. *FACETS*, 3(1). <https://doi.org/10.1139/facets-2017-0084>

Froidevaux, A., Hirschi, A., & Wang, M. (2016). The role of mattering as an overlooked key challenge in retirement planning and adjustment. *Journal of Vocational Behavior*, 94, 57–69. <https://doi.org/10.1016/j.jvb.2016.02.016>

Gouveia VV, Milfont TL, Nunes da Fonseca P, de Miranda Coelho JA. (2009). P. Life satisfaction in Brazil: testing the psychometric properties of the Satisfaction With Life Scale (SWLS) in five Brazilian samples. *Soc Indic Res*, 90, 267–77. doi:10.1007/s11205-008-9257-0.

Githui, J. W. (2012). Perception of retirement by teachers in public secondary schools in Nairobi County (Doctoral dissertation). The University of Nairobi.

Hansson I, Buratti S, Johansson B, Berg AI. (2019a). Beyond health and economy: resource interactions in retirement adjustment. *Aging & Mental Health* 23(11):1546-1554. doi:10.1080/13607863.2018.1506745

Hansson, I., Henning, G., Buratti, S., Lindwall, M., Kivi, M., Johansson, B., Berg, A. (2019b). The role of personality in retirement adjustment: longitudinal effects on life satisfaction. *Innovation in Aging*, 3(1). <https://doi.org/10.1093/geroni/igz038.080>

Hansson, I., Buratti, S., Thorvaldsson, V., Johansson, B., & Berg, A. I. (2019c). Disentangling the mechanisms of retirement adjustment: determinants and consequences of subjective well-being. *Work, Aging & Retirement*, 6(2), 71–87. <https://doi.org/10.1093/workar/waz021>

Hansson, I., Buratti, S., Thorvaldsson, V., Johansson, B., & Berg, A. I. (2017). Changes in life satisfaction in the retirement transition: interaction effects of transition type and individual resources. *Work, Aging and Retirement* 4(4), 352–366, <https://doi.org/10.1093/workar/wax025>

Hansson, I., Henning, G., Lindwall M., et al. (2018). The role of personality in retirement adjustment: mediating effects of self-esteem, autonomy, and social support *Innovation in Aging*. *Work, Aging and Retirement*, 1, 283-284.

Heidemeier, Heike, & Göritz, A. (2016). The instrumental role of personality traits: using mixture structural equation modeling to investigate individual differences in the relationships between the big five traits and life satisfaction. *Journal of Happiness Studies*, 17, 2595–612.

Help Age Global Network, (2017b). Ageing population in the Philippines. www.helpage.org

Help Age Global Network, (2017a). Ageing and health: Philippines. Help Age International Works: <http://ageingasia.org/ageing-population-philippines1/>

Henkens, K., H. P. van Dalen, D. J. Ekerdt, D. A. Hershey, M. Hyde, J. Radl, H., Van Solinge, M. Wang & H. Zacher (2017). “What We Need to Know About Retirement: Pressing Issues for the Coming Decade.” *The Gerontologist*: gn095-gnx095

Henning, G., Lindwall, M., & Johansson, B. (2016). Continuity in well-being in the transition to retirement. *GeroPsych: The Journal of Gerontopsychology and Geriatric Psychiatry*, 29 (4), 225 – 237. doi: 10.1024/1662-9647/a000155

Hershey, D. A., Henkens, K., & Van Dalen, H. P. (2013). Aging and financial planning for retirement: Interdisciplinary influences viewed through a cross-cultural lens. *The Gerontologist*, 53(2), 153-165.

Heybroek, L., Haynes, M., Baxter, J. (2015). Life satisfaction and retirement in Australia: a longitudinal approach. *Work, Aging and retirement*, 1(2), 166–180, <https://doi.org/10.1093/workar/wav006>

Hill, P., Hurd, M., Turiano, N., Mroczek, D. (2011). Conscientiousness and longevity: an examination of possible mediators. *Health*

Psychol. doi 10.1037/a0023859

- Hong, J. H., Charles, S. T., Lee, S., & Lachman, M. E. (2019). Perceived changes in life satisfaction from the past, present and to the future: A comparison of U.S. and Japan. *Psychology and aging*, 34(3), 317–329. <https://doi.org/10.1037/pag0000345>
- Hounkpatin, Hilda O., Boyce, C., Dunn, G., & Wood, A. (2018). Modeling bivariate change in individual differences: prospective associations between personality and life satisfaction. *Journal of Personality and Social Psychology*, 115, 12–29.
- Hoxha, A. (2019). Psychological factors influencing retirement adjustment. *Prizren Social Science Journal* 3(3).doi:10.32936/pssjv311
- Janke, M. C., Nimrod, G., & Kleiber, D. A. (2020). Leisure, health and retirement: New directions in the role of leisure activity in retirement adjustment and planning. *World Leisure Journal*, 62(2), 88-98. <https://doi.org/10.1080/16078055.2020.1762175>
- Jie, J. & Du, J. (2015). Resilience as a mediator between conscientiousness and life satisfaction among Chinese college students. *Advances in social science, education and humanities research*.<https://doi.org/10.2991/icsshe-15.2015.56>
- Joshanloo, Mohsen, & Samaneh, A. (2011). Big five personality traits and self-esteem as predictors of life Satisfaction in Iranian muslim university students. *Journal of Happiness Studies* 12, 105–13.
- Jung S.J (2021). Introduction to Mediation Analysis and Examples of Its Application to Real- world Data. *J Prev Med Public Health*.54(3):166-172. doi: 10.3961/jpmph.21.069. Epub.PMID: 34092062; PMCID: PMC8190553
- Kandler, C, Zimmermann, J, McAdams, DP. (2014). Core and surface characteristics for the description and theory of personality differences and development. *Eur J Pers.*, 28, 231–243.
- Kandler C, Ostendorf F. (2016) Additive and synergetic contributions of neuroticism and life events to depression and anxiety in women. *Eur J Pers.*, 30, 390–405.
- Kashdan, T. B., & Silvia, P. J. (2009). Curiosity and Interest: The Benefits of Thriving on Novelty and Challenge. *ResearchGate*, 366–374. <https://doi.org/10.1093/oxfordhb/9780195187243.013.0034>
- Kim, H., & Moen, P. (2020). Retirement transitions and life satisfaction: The mediating role of life-course mechanisms. *Work, Aging and Retirement*, 6(2), 82–96.
- Korndat, A., Siebert, J. & Wahl, H.W. (2019). The interplay of personality and attitudes toward own aging across two decades of later life. <https://doi.org/10.1371/journal.pone.0223622>
- Lampropoulos, G., Anastasiadis, T., Siakas, K., & Siakas, E. (2022). The impact of personality traits on social media use and engagement: An overview. *International Journal on Social and Education Sciences (IJonSES)*, 4(1), 34-51. <https://doi.org/10.46328/ijonSES.264>
- Lawal, A. & Idemudia, E. (2017). Life satisfaction in retirement: the direct influence of gender, self-esteem and health locus of control in southwestern parts of Nigeria. *Studies on Ethno-Medicine* 11(4):302-310. doi: 0.1080/09735070.2017.1351515
- Lee, S., Woo, S. E., Porter, C. M., & Brzezinski, M. (2013). Pathways to happiness: From personality to social networks and perceived support. *Social Networks*, 35(3), 382– 393. <https://doi.org/10.1016/j.socnet.2013.04.005>
- Lim, A. G. (2023). Big Five Personality traits: The 5-Factor Model of Personality. *Simply Psychology*. <https://www.simplypsychology.org/big-five-personality.html>
- Lindwall M., Berg, A.I., Bjälkebring, P., Buratti, S., Hansson, I., Hassing, L., Henning, G., Kivi, M., König, S., Thorvaldsson, V. & Johansson, B. (2017). Psychological health in the retirement transition: rationale and first findings in the health, ageing and retirement transitions in sweden (hearts) study. *Front. Psychology*, 8, 1634. doi: 10.3389/fpsyg.2017.01634
- Lippmann, E., & Bentele, M. (2020). Privatization, Marketization, and Changes in Higher Education Workforce Policies. *International Journal of Public Administration*, 43(14), 1199–1211.
- Löckenhoff CE, Lee DS, Buckner KM, Moreira RO, Martinez SJ, & Sun MQ (2015). Cross- cultural differences in attitudes about aging: moving beyond the East-West dichotomy. In *Successful Aging*, 321–337.
- Lu, L. (2011). Understanding the mediating effect of self-esteem and the moderating effect of national culture on the relationship between life satisfaction and job satisfaction. *Applied Psychology: An International Review*, 50(2), 245-264.
- Mallers, M., Claver, M., & Lares, L. (2014). Perceived Control in the Lives of Older Adults: The Influence of Langer and Rodin’s Work on Gerontological Theory, Policy, and Practice, *The Gerontologist*, 54(1), Pages 67–74, <https://doi.org/10.1093/geront/gnt051>
- Magnus, L., Ingeborg, B.A., Pär, B., Sandra, B., Isabelle, H., Linda, H., Georg, H., Marie, K., Stefanie, K., Valgeir, T., & Boo, J. (2017). Psychological health in the retirement transition: rationale and first findings in the health, ageing and retirement transitions in Sweden (HEARTS) study. *Frontiers in Psychology*: 8, 1634. ISSN1664-1078. doi:10.3389/fpsyg.2017.01634

- MacLean, M.J. (1983). Differences between adjustment to and enjoyment of retirement. *Canadian Journal on Aging*, 2, 3–8
- McCrae, R. R., & Costa, P. T. (1999). A Five-Factor Theory of Personality. In L. A. Pervin & O. P. John (Eds.), *Handbook of personality: Theory and research* (2nd ed., pp. 139–153).
- Mike, A., Jackson, J.J., Oltmanns, T.F. (2014). The conscientious retiree: The relationship between conscientiousness, retirement, and volunteering. *Journal of Research in Personality*. 52, 68-77. doi: 10.1016/j.jrp.2014.07.002. PMID: 25843985; PMCID: PMC4380150.
- Morris, J., & Sherwood, S. (1975). A Retesting and Modification of the Philadelphia Geriatric Center Morale Scale, *Journal of Gerontology*, 30(1), Pages 77–84, <https://doi.org/10.1093/geronj/30.1.77>
- Morrison, B., Coventry, L., & Briggs, P., (2020). Technological change in the retirement transition and the implications for cybersecurity vulnerability in older adults. *Front. Psychol.* 11, 623. doi: 10.3389/fpsyg.2020.00623
- Muratore, A.M., & Earl, J. K. (2015). Improving retirement outcomes: The role of resources, pre-retirement planning and transition characteristics. *Ageing and Society*, 35, 2100–2140. doi:10.1017/S0144686X14000841
- North, M.S., & Fiske, S.T. (2015). Modern attitudes toward older adults in the aging world: a cross-cultural meta-analysis. *Psychol Bull*, 141(5), 993-1021.
- Oerlemans, W. G., & Bakker, A. B. (2014). Why extraverts are happier: A day reconstruction study. *Journal of Research in Personality*, 50, 11–22. <https://doi.org/10.1016/j.jrp.2014.02.001>
- Pavot W., & Diener, E. (2013). Review of the satisfaction with life scale. In: Diener E, editor. *Assessing well-being: the collected works of Ed Diener*. Springer social indicators research series, 39, 101–17.
- Poulter, L. (2020). "Retirement planning motivation from a reinforcement sensitivity theory (rst) perspective." *Electronic Theses, Projects, and Dissertations*. 1155. <https://scholarworks.lib.csusb.edu/etd/1155>
- Prakash, K.C., Virtanen, M., Törmälehto, S., Myllyntausta, S., Pentti, J., Vahtera, J., & Stenholm, S. (2022). Changes in life satisfaction during the transition to retirement: findings from the FIREA cohort study. *European Journal of Ageing*, 19(4), 1587–1599. <https://doi.org/10.1007/s10433-022-00745-8>
- Purwaningsih, R., Sekarini, D.A., Susanty, A., & Pramono, S.N.W. (2021). The influence of bootstrapping in testing a model of motivation and visit intention of generation Z to the attractive building architecture destinations. *IOP Conf. Series Earth Environmental Science*, 896 012060. doi:10.1088/1755-1315/896/1/012060
- Rakhshani, A., Lucas, R. E., Donnellan, M. B., Faßbender, I., & Luhmann, M. (2021). Personality traits and perceptions of major life events. *European Journal of Personality*, 36(4), 683–703. <https://doi.org/10.1177/08902070211045825>
- Rayá, M., Ogunyemi, A., Bröder, J., Carstensen, V. R., Illanes-Manrique, M., & Rankin, K. P. (2023). The neurobiology of openness as a personality trait. *Frontiers in Neurology*, 14. <https://doi.org/10.3389/fneur.2023.1235345>
- Roberts, B. W., Chernyshenko, O. S., Stark, S., & Goldberg, L. R. (2005). The structure of conscientiousness: an empirical investigation based on seven major personality questionnaires. *Personnel Psychology*, 58(1), 103–139. <https://doi.org/10.1111/j.1744-6570.2005.00301.x>
- Rivers, D.J. (2021). The role of personality traits and online academic self-efficacy in acceptance, actual use and achievement in Moodle. *Educ Inf Technol* 26, 4353–4378 (2021). <https://doi.org/10.1007/s10639-021-10478-3>
- Robinson, O.C., Demetre, J.D., & Corney, R. (2010). Personality and retirement: Exploring the links between the Big Five personality traits, reasons for retirement and the experience of being retired. *Personality and Individual Differences*. 48, 792–797. <http://dx.doi.org/10.1016/j.paid.2010.01.014>.
- Rupprecht, F.S., Dutt, A.J., Wahl, H.W., & Diehl, M.K. (2019). The role of personality in becoming aware of age-related changes. *GeroPsych*, (32) 57–67.
- Ryan, L. H., Newton, N. J., Chauhan, P. K., & Chopik, W. J. (2017). Effects of pre-retirement personality, health and job lock on post-retirement subjective well-being. *Translational Issues in Psychological Science*, 3, 378–387. <https://doi.org/10.1037/tps0000138>
- Sancho, P., Galiana, L., Gutiérrez, M., Francisco, E.H., & Tomás, J.M. (2014). Validating the Portuguese version of the satisfaction with life scale in an retired Filipino Teachers sample. *Soc Indic Res.*, 115, 457–66.
- Schaap, R., de Wind, A., Coenen, P., Proper, K., & Boot, C. (2017). The effects of exit from work on health across different socioeconomic groups: a systematic literature review. *Social Science & Medicine*, 198, 36 – 45. doi: 10.1016/j.socscimed.2017.12.015
- Schwaba, T. & Bleidorn, W. (2019). Personality trait development across the transition to retirement. *J Pers Soc Psychol*. 116(4):651-665. doi: 10.1037/pspp0000179

- Serrat, R., Villar, F., Pratt, M.W., Stukas, A.A. (2018). On the quality of retirement adjustment: The longitudinal role of personality traits and generativity. *Journal of Personality* 86(3):435-449. doi:10.1111/jopy.12326
- Shi, B., Dai, D. Y., & Lu, Y. (2016). Openness to Experience as a Moderator of the Relationship between Intelligence and Creative Thinking: A Study of Chinese Children in Urban and Rural Areas. *Frontiers in Psychology*, 7. <https://doi.org/10.3389/fpsyg.2016.00641>
- Shrestha, P. (2017). The Big Five personality traits (Five-factor Model). <https://www.psychestudy.com/general/personality/big-five>
- Schwaba, T., & Bleidorn, W. (2017). Individual differences in personality development across the adult lifespan. *Journal of Personality*.
- Simeon, L.M. (2022). Philippines among worst places for retirement income. Philippines among worst places for retirement income | Philstar.com
- Sousa, V.D., Driessnack, & M., Mendes I.A., (2007). An overview of research designs relevant to nursing: Part 1: quantitative research designs. *Rev. Latino-Am. Enfermagem* 15(3). <https://doi.org/10.1590/S0104-11692007000300022>
- Soto, C. & John, O. (2017). The Next Big Five Inventory (BFI-2): Developing and Assessing a Hierarchical Model With 15 Facets to Enhance Bandwidth, Fidelity, and Predictive Power. *Journal of Personality and Social Psychology*. 113. 117-143. 10.1037/pspp0000096.
- Srivastava, S., Guglielmo, S., & Beer, J. (2010). Perceiving others' personalities: Examining the dimensionality, assumed similarity to the self, and stability of perceiver effects. *Journal of Personality and Social Psychology*, 98, 520-534
- Stephan Y., Sutin A., Luchetti, M., & Terracciano, A., (2019). Facets of conscientiousness and longevity: Findings from the Health and Retirement Study. *Journal of Psychosomatic Research* 116 (1-5) <https://doi.org/10.1016/j.jpsychores.2018.11.002>.
- Stolarski, Maciej, & Matthews, G. (2016). Time perspectives predict mood states and satisfaction with life over and above personality. *Current Psychology* 35: 516–26
- Sutipan, P., Intarakamhang, U., & Macaskill, A. (2016). The impact of positive psychological interventions on well-being in healthy retired Filipino Teachers people. *Journal of Happiness Studies*, 18(1), 269–291. <https://doi.org/10.1007/s10902-015-9711-z>.
- Szceńniak, M., Sopińska, B., & Kroplewski, Z. (2019). Big five personality traits and life satisfaction: the mediating role of religiosity. *Religions* 10, 437; doi:10.3390/rel10070437
- Taber, K. (2017). The use of cronbach's alpha when developing and reporting research instruments in science education. *Res Sci Educ*. 48:1273–1296. doi:10.1007/s11165-016-9602-2
- Torregrosa M., Ramis Y., Pallarés S., & Azócar F., Selva C. (2015).Olympic athletes back to retirement: a qualitative longitudinal study. *Psychology of Sport and Exercise*, 1(21), 50-6.
- Torp, C. (2015). Challenges of aging: pensions, retirement and generational justice. ISBN: 978-1-349-67080-2
- Ng, S.T., Tey, N.P., & Asadullah, N.N. (2017). What matters for life satisfaction among the oldest-old? evidence from China. *PLoS*, 12(2): e0171799. doi:10.1371/journal.pone.0171799.
- Shaughnessy, J., Zechmeister, E. B., & Zechmeister, J. S. (2012). *Research Methods in Psychology* (9th edition). New York: NY: The McGraw-Hill Companies, Inc.
- Schoonenboom, J., & Johnson, R. B. (2017). How to Construct a Mixed Methods Research Design. *Kolner Zeitschrift fur Soziologie und Sozialpsychologie*, 69(Suppl 2), 107–131. <https://doi.org/10.1007/s11577-017-0454-1>
- Siguaw J.A., Sheng X., & Simpson P.M., (2017). Biopsychosocial and retirement factors influencing satisfaction with life: new perspectives. *The international journal of aging and human development*. doi: <https://doi.org/10.1177/00915016685833>.
- Tarkar P. & Dhamija, S. (2020). Quality of Life as a mediator in relation between perceived social support and life satisfaction. *Paideuma journal*, 8(2): ISSN: 0090-5674
- Van Solinge, H. (2016). Retirement adjustment. In S. K. Whitbourne (Ed.), *The encyclopedia of adulthood and aging* (1230 – 1234). Sussex, UK : John Wiley & Sons.
- Vázquez, C., Duque, A., & Hervás, G. (2013). Satisfaction with life scale in a representative sample of spanish adults: validation and normative data. *Span J Psychol* 16(e82), 1– 15.
- Vera-Villaruel, P., Urzúa, M.A., Pavez, P., Celis-Atenas, K., & Silva, J. (2012). Evaluation of subjective well-being: analysis of the satisfaction with life scale in Chilean population. *Univ Psychol*. 11, 719–27.
- Villegas, J. K. A. (2014). Graying matters: Aging in contemporary Philippine society. *Philippine Sociological Review*, 62, 139–157.



<http://www.jstor.org/stable/43486391>

Wang, M., Henkens, K., & Van Solinge, H. (2011). Retirement adjustment: A review of theoretical and empirical advancements. *American Psychologist*, 66(3), 204-213.

Wang, M., & Shi, J. (2019). Psychological research on retirement. *Annual Review of Psychology*, 70, 209-234. DOI: 10.1146/annurev-psych-010418-103031

Wells Y., deVaus D., & Kendig H., et. al. (2006). Healthy retirement project: technical report. [Electronic version]. (PDF) HEALTHY RETIREMENT PROJECT Incorporating HEALTHY RETIREMENT PROJECT (1997-1999) HEALTH AND WELL-BEING IN RETIREMENT (2000-2002) (researchgate.net)

Widiger, T. A., & Oltmanns, J. R. (2017). Neuroticism is a fundamental domain of personality with enormous public health implications. *World Psychiatry*, 16(2), 144–145. <https://doi.org/10.1002/wps.20411>

World Health Organization, WHO (2015). *World report on ageing and health*. ISBN: 9789241565042

Wilt, J., & Revelle, W. (2015). Affect, behaviour, cognition and desire in the Big Five: An analysis of item content and structure. *European Journal of Personality*, 29, 478-497.

Xu, Le, Liu, R.D., Yi D., Xiaohong Mou, Wang, J. & Liu, Y. (2017). The Mediation effect of coping style on the relations between personality and life Satisfaction in Chinese adolescents. *Frontiers in Psychology* 8, 1076.

Yeung D. Y. (2017). Retirement adjustment: effects of resource change on physical and psychological well-being. *European journal of ageing*, 15(3), 301–309. <https://doi.org/10.1007/s10433-017-0440-5>.

Villanueva, B. M. (2009). *Student Affairs and Services in Higher Education: Global Foundations, Issues and Best Practices*. Retrieved from http://unesdoc.unesco.org/images/0018/001832/183221_e.pdf.

Wilson, M. (n.d.). *Student Services*. State University Website. Retrieved from <https://education.stateuniversity.com/>.

Wilfong, S. & Miller, D., (2022). What Is Student Services and How Does It Benefit Students?. Retrieved. <https://www.bestcolleges.com/blog/what-is-student-services/>

Affiliations and Corresponding Information

Maica C. Bironia

Polytechnic University of the Philippines – Philippines

Elmer G. De Jose

Polytechnic University of the Philippines – Philippines