

## **Mediating Role of Social Support between Regrets and Quality of Life among Filipino Lasallian Retirees**

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### **Abstract**

From the perspective of the developmental stage, as humans age, retirees experience physical, cognitive, and socioemotional changes. There has been dearth of researches that explore the mediation of social support (SS) on regrets and quality of life (QOL) and its interplay in one framework, aiming to: (1) describe the extent of regrets, QOL, and SS of the Filipino Lasallian retirees; (2) determine that regrets predict QOL; (3) determine that SS predicts regrets; (4) determine that SS predicts QOL; and (5) determine the mediating role of SS between regrets and QOL. Using JASP/JAMOVI, correlational coefficient and mediation analysis were employed to test the hypotheses anchored with developmental self-regulation, activity, and continuity theories. Standardized scales were utilized on 103 Lasallian retirees. It reveals that SS, as a mediator, significantly buffers the impact of regrets on QOL. There is an interplay among the three variables. It underscores the importance of SS in mitigating the negative effects of regrets and enhancing QOL among older adults. Thus, the results can be used to create retirement plans and policies as interventions suited to the needs and attributes of Lasallian Filipino retirees.

**Keywords:** Social support, regrets, quality of life, Filipino Lasallian retirees

### **INTRODUCTION**

Adulthood serves as the longest developmental stage, with late adulthood covering the mid-sixties until death. Changes were considered as the growth experienced throughout a person's lifespan, from the middle of their career to retirement and eventual death. The rational part is that it can be stressful or fulfilling for an individual. It is expected to sustain that job and to keep up with the demands of adulthood (Human Development Teaching & Learning Group, 2020). As observed, labels in late adulthood led to the presumption that older people certainly convey declining physical and mental health. Undesirable mindsets that everyone has about individuals in late adulthood include ageism. Nelson (2016) believed that ageism is one of the most longstanding forms of prejudice currently. The impact of ageism becomes even stronger after

leaving the work arena. Bringing that ageism at work-retirement. Retirement is a stage of development marked by diminishing functionalities and mobility; however, for some, it might be an opportunity to pursue their interests despite physical limitations and dietary restrictions.

Older people served as a vulnerable group having a high prevalence of comorbidities linked with experiences and challenges in accessing health care, personal and home safety, mobility, and the ability to recover from natural disasters. According to WHO (2021), older people require quality health care services to address their health and persistent chronic conditions. To achieve healthy aging, all nations and regions should place greater emphasis on enhancing disease prevention and delivering health services to the elderly. The connection between health and aging cannot be avoided since

the COVID-19 pandemic, wherein older people risk developing severe illnesses.

Family was tagged as primary unit of social life in the Philippines. Whereas any parent aims to save for their children's future. However, parents themselves may not be planning for their retirement. Every retiring person has thoughts on what they would do upon retirement; regrettably, the majority have not made any plans to prepare for it. This might contribute to the anxiety and dilemma an individual could encounter during retirement, which is often overlooked in retirement planning (Philippine Institute for Development Studies, 2023).

The Republic Act No. 7641 (Retirement Law) awards employee retirement benefits once the employee reaches 60-65 years, as the obligatory retirement age. According to Badana and Andel (2018), the Social Security System (SSS) offers an estimated monthly pension of Php 5,000-18,000 to retirees. In the Philippines, the rapid increase in the Cost of living and longer life expectancy are making retirees worried, and it is understandable to be concerned about retirement. Being concerned about retirement involves addressing the soaring costs, sources, and the intimidating outcome (Mitra & Barba, 2024). These are (1) running out of money, which can contribute to anxiety and distress, (2) retirement plans tied up with market fluctuations, (3) long-term care expenses, and (4) increasing healthcare costs and health insurance coverage because of declining physical health.

As humans age, most of their qualities are associated with the aging process; constructs linked to late adulthood, such as regrets, quality of life (QOL), and social support (SS), can illustrate this developmental stage.

### *Ageing in the Philippines*

Badana and Andel (2018) described that there are about 103 million inhabitants, with less than 5% of the population being 65 years and older (Central Intelligence Agency, 2016). The Help Age Global Network (2017) described the age structure of the country, illustrating a large

number of youth as compared to older people. The population is expected to grow by 4.2%, with those 80 years and older increasing by 0.4% from 2010 until 2030. Meanwhile, Jadloc (2017) stated that the Filipino elderly are mostly uneducated, unschooled, and have typical health status. Like any other country, older people aged 60 and above believed that living by themselves would be best. Similarly, Cruz and colleagues (2007) underscore in their research that economic well-being among older Filipinos is linked to low salaries and assets, and even continuing to work after retirement. The pension was only mentioned by 22%, indicating a "low reliance" on the government unit as a source of support. Despite possessing a house, real estate, a bank account, and cash, about 15% believed they had liabilities.

In adulthood, age influenced the person's stern regrets on QOL, as the magnitudes of life regrets are harder to undo. As people age, experiences of regret are linked to low subjective well-being and significant physical health problems. Hence, recency of regret failed to link with indicators of QOL. Equally, experiences of regret are correlated with a high extent of health problems among the elderly. Moreso, it explains the direct connection between regret-related distress and older people's declining health. (Wrosch, Bauer, & Scheier, 2005)

### *Regrets and Social Support among Retirees*

Qorbani et al. (2024) mentioned that the phenomenon of aging, which exists side-by-side with retirement, may lead to an array of physical and psychological transformations among older adults.

Retirement syndrome-like feelings of emptiness, loneliness, uselessness, lack of clear understanding of future conditions, and dissatisfaction were the target of the intervention. They significantly helped lessen its impact on the participants in the support group compared to the control condition. Therefore, the findings confirmed that the presence of a support group improved significantly in all components of the

retirement syndrome, leading to an enhancement in their QOL.

### *Social Support Refining both Well-Being and Quality of Life*

The difficulty in diagnosing and treating mental disorders becomes one of the areas of concern of the United Nations SDG 3, which is to foster mental health and well-being. Cognitive disorders like depression and anxiety are frequently associated with suicidal ideation. Wherein reducing the suicide mortality rate is the primary indicator of success. Among the aging population, the suicide rate is higher, indicative of the need for mental health (Chiu et al., 2004; Sun et al., 2012).

Another concern is caring for older adults, as over 99% of those over 65 have expressed a desire to remain at home for as long as possible rather than live in an adult-only community (McRoy & Tao, 2015). According to Cattani et al. (2016), an active living community should interact with the surrounding environment, including the immediate social environment, such as family, friends, and neighbors. Elderly care is a community responsibility, according to the American Association of Retired Persons (AARP), because senior citizens require only the most fundamental necessities, such as health, wealth, and spirituality. Furthermore, the senior citizens' perception of the Philippines' rich culture and traditions as they age in place, along with the heightened caregiving responsibilities for elderly relatives, is significant (Badana & Andel, 2018). Aging in place, as defined by Hoyt (2019), is the senior citizen remaining in the residence of their choice. By preserving their living conditions and ensuring a high QOL as they age, a senior has executed the appropriate course of action by aging in place.

The care of elderly family members is highly esteemed by Filipinos. It is customary for relatives to make diverse contributions (Kimura & Browning, 2009) to support their elderly, as the majority of Filipinos adhere to the Biblical passage, "honor thy father and mother," as one of

the foundations of our Catholic faith. A considerable number of Filipino relatives frequently assume multiple responsibilities to provide care for their elderly. The loyalty of Filipinos to providing care for their families is fundamental to Philippine culture and society. As Catholics, it was the primary religious conviction of the Filipinos that the practice of caring for family members originated from their faith. The Catholic religion upholds the notion of "self-sacrificing" caregiving (McBride, 2006), where the family caregiver makes a personal sacrifice to provide the family with high-quality care (Nakoncz & Shik, 2009).

Placing significant emphasis on the impact of perceived SS within an individual's social environment as a critical determinant of mental health and happiness. The concept of perceived SS involves an individual's evaluation of acquaintances, relatives, life partners, and others as potential providers of tangible, emotional, and holistic assistance during times of vulnerability. There is a positive correlation between well-being and perceived SS, as evidenced by the fact that perceived support, love, and caring can contribute to favorable experiences (Siedlecki et al., 2014). The elderly fare better than their younger counterparts and contribute to emotional health when SS is strong (Ioannou et al., 2018).

Likely, the concept of perceived SS holds a significant psychological impact. In the occurrence of stressful life events, SS mitigates distress, improves self-esteem and outlook on life, and decreases mortality (Ioannou et al., 2018). Additionally, it suggests that individuals with a substantial degree of SS experience enhanced overall well-being and appear more resistant to the negative effects of stressful life circumstances (Cohen & Wills, 1985). Individuals who perceived themselves to have SS were more optimistic and felt more capable of coping with stress, as mentioned by Brissette, Scheier, and Carver (2002). Also, SS and closeness to others are positively linked with a sense of life's meaning (Agana & Dominguez, 2024; Lambert et al., 2013).

Varied researches indicate that SS served as a significant predictor of older adults' good physical and mental health, life satisfaction, and reduced risk of institutionalization (Markides & Cooper, 1989; Sauer & Coward, 1985). Researchers have likely observed a positive correlation between SS and life satisfaction in older adults (Roh, 2010; Yoon & Lee, 2007; Chen, 2001). SS is predictive of QOL (George, 2006), and it is a positive predictor of religiosity in the older population (Lee & Sharpe, 2007; Jang & Johnson, 2004; Ellison, Boardman, Williams, & Jackson, 2001). Equally, support from friends, particularly those who shared experiences, is correlated with decreased emotional distress and heightened life satisfaction and psychological well-being (Bruce et al., 2015; Gillespie et al., 2015; Diamond & Lucas, 2004).

Research on regrets in diverse age groups attributes the acceptance of changes to late midlife and old age (Butler, 1963). However, research depicts that everyone reflects on their lives throughout adulthood (Staudinger, 2001; Webster & McCall, 1999), likely because there are opportunities to undo regrets that decline with age (Wrosch, Bauer, & Scheier, 2005). Previous researchers confirmed a literature gap. Using the EBSCO Host repository, approximately 283,908 topics have been published about retirement (EBSCO Industries, Inc., 2024). However, no full-text and peer-reviewed journal from 2000 until 2024 was ever published about Filipino Lasallian retirees (EBSCO Industries, Inc., 2024).

The current study explored the multidimensional theories of successful aging. It describes how an individual ages effectively (Human Development Teaching & Learning Group, 2020). Describing successful aging can be anchored with the dual-process model known as developmental self-regulation theory. First, establish primary control and the courage to take action on things that can be changed, such as enhancing self-efficacy. Secondly, accommodation that involves the grace to accept the things that cannot be changed and the willingness to embrace understanding and be grateful.

Regrets and SS can be attributed to selective optimization with compensation, an approach aimed at improving health and well-being among older people and serving as a model for successful aging. As suggested, elders must maximize their best abilities and most intact functions while compensating for their losses.

Likewise, focusing on SS and QOL, two theories can be tested. Primarily, activity theory discusses how an individual can best adjust to the changes of being elderly. While the continuity theory suggests that as individuals age, they continue to view the self in much the same way as they did when they were younger. They hope to share their identity with others throughout life while still pursuing their interests to maintain self-identity. (Havighurst & Albrecht, 1953; Nilsson et al., 2015)

For regrets, QOL and SS can be tested with the socioemotional selectivity theory that directs changes in motivation for actively seeking social contact with others (Carstensen, Isaacowitz & Charles, 1999; Carstensen, 1993), which purports that with an accumulative age, the motivational goals vary on how much time they have left to live.

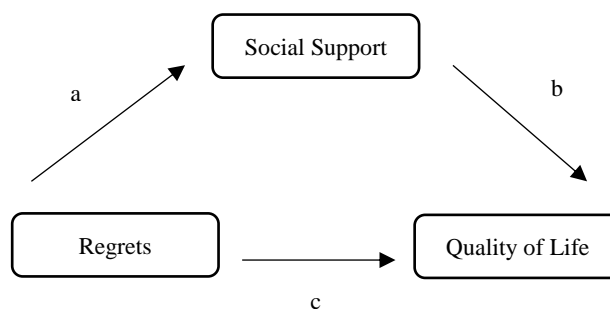


Figure 1. Hypothesized model of the study

Figure 1 shows the model consisting of latent variables/constructs that were measured by multiple items using the standardized questionnaire applicable to the respondents' qualities. According to Hair et al (2022), latent constructs inside the boxes in the model are abstract and not directly observable. Identified variables are abstract concepts (i.e.,

regrets, QOL, and SS) that can only be measured using indicators, items, or manifest variables through a standardized questionnaire, also known as a scale. Regrets are the predictor variable, while QOL is the outcome variable. Whereas, SS is hypothesized to mediate the association between regrets and QOL.

Presently, valuable results describing the scores, including the regrets, QOL, and SS measures among Filipino Lasallian retirees. It can clarify the possible constructs that implicate other factors involved in the retirement phase among the respondents. This provides information that can be readily delivered to address retirees' needs concerning decision-making from personal, financial, and professional perspectives.

Generally, this study establishes the mediating role of SS in the relationship between regrets in decision making and QOL of Filipino retirees through partial least squares structural equation modelling. Specifically, this intends to answer the following: (1) describe the extent of regrets, QOL, and SS of the Filipino Lasallian retirees; (2) determine that regrets predicts QOL; (3) determine that SS predicts regrets; (4) determine that SS predicts QOL; and (5) determine the mediating role of SS between regrets and QOL. The study intends to test the following hypotheses:  $H_{a1}$ : Regrets predict QOL;  $H_{a2}$ : SS significantly predicts regrets;  $H_{a3}$ : SS significantly predicts QOL; and  $H_{a4}$ : SS substantially mediates the relationship between regrets and QOL.

As a result, the results would be of value to other employees, human resource practitioners, and organizations that handle retirement-related programs. The Industrial/Organizational Psychology served as the primary field to which this study can contribute, and would be helpful to practitioners in this field. At the same time, the study's results may be used to develop interventions, strategies, and support systems in clinics and hospitals for those experiencing retirement-related concerns. Future researchers may find this study valuable as a benchmark for concepts or constructs related to

test development, program application, and the development of new constructs associated with the phenomenon of retirement.

## METHOD

This study is a predictive non-experimental quantitative research. The data were collected using the standardized measures. As stated by Belli (2008), the primary goal of non-experimental predictive research is to predict the criterion using information about other variables as predictors. Consequently, the objective of such studies is to identify the proper set of predictors. Equally, Lerlinger (1986) stated that non-experimental research deals with a non-manipulable independent variable and does not allow for intervention.

The researcher used a free online application known as Raosoft to determine the required number of Filipino Lasallian retirees as respondents. A probability sampling method was used to acquire participants based on their given age of retirement. The candidate respondents involve Filipino Lasallian retirees aged 55 to 65 or above the retirement age. The researcher can increase the generalizability by selecting respondents (Teddlie & Yu, 2007) regardless of their gender or the number of years in the workplace or organization before retirement.

Presently, samples of Filipino Lasallian retirees from all Lasallian Schools in the Philippines were part of the exploration of various characteristics. Furthermore, a post-hoc analysis of power utilizing the model's smallest path coefficient (ranging from 0.11 to 0.20) at a significance level of 5% indicated that a recommended sample size ( $n=155$ ) will be required (Hair et al., 2022). Despite five months of tracking the retirees with the help of administrators, co-faculty, and the Lasallian Brothers Philippines official websites and contacts, the study successfully acquired enough responses ( $n=156$ ). However, after the data cleaning process, the present research acquired an official number of  $n=103$ . Due to the limitations in gaining direct connections to retirees for face-to-face and online access, the number still provided a meaningful interpretation of the results.

Table 1. Demographic Profile of the Lasallian Retirees

<b>Demographic Profile (N=103)</b>		
<b>Age</b>	<b>f</b>	<b>Percent</b>
49 to 57	11	10.68
58 to 66	61	59.22
67 to 75	28	27.18
76 and above	3	2.91
<b>Mean (SD)</b>	64 (6.0)	
<b>Sex</b>	<b>f</b>	<b>Percent</b>
Female	77	74.76
Male	26	25.24
<b>Months retired</b>	<b>f</b>	<b>Percent</b>
1 to 35	58	56.31
36 to 70	10	9.71
71 to 105	17	16.5
106 to 140	16	15.53
141 and above	2	1.94
<b>Mean (SD)</b>	46 (44.0)	
<b>Years of Service</b>	<b>f</b>	<b>Percent</b>
7 to 19	11	10.68
20 to 32	54	52.43
33 to 39	23	22.33
40 and above	15	14.56
<b>Mean (SD)</b>	30 (9.0)	
<b>Personality Type</b>	<b>f</b>	<b>Percent</b>
Ambivert	7	6.8
Extroverted	29	28.16
Introverted	67	65.05

The mean age of the respondents is 64 (SD=6.0). Mostly are female ( $f=77$ ,  $\%=74.76$ ), with male ( $f=26$ ,  $\%=25.24$ ) representatives. With the average months of 46.0 (SD=44.0) as a retiree, while their average years of service (mean=30.0 SD=9.0). As a controlled variable known as personality, introverted ( $f=67$ ,  $\%=65.05$ ) served as the common personality type, followed by extroverted ( $f=29$ ,  $\%=28.16$ ), and ambivert ( $f=7$ ,  $\%=6.8$ ).

Three standardized instruments were used to measure the variables, considering their applicability and psychometric properties. The Regret Scale,

designed by Schwartz et al. (2002), gauges individuals' feelings about decision situations after the decision is made, specifically the range of regret they experience. It comprises a five-item scale with 7-point ratings (1= completely disagree to 7= completely agree). The instrument has been used in the studies of Bergman, Nyland, and Burns (2007), Bruine de Bruin, Parker, and Fischhoff (2007), Zeelenberg and Pieters (2007), Saffrey et al. (2008), and Spunt et al. (2009).

The Quality of Life Scale (QOLS) includes 16 items instead of the 15 in the original Flanagan

version, with item 16, "Independence, doing for yourself," added after a qualitative study. It is scored by summing the items to make a total score. (Wood, Wylie, & Sheafor, 1969). There is a strong positive correlation ( $r = 0.67$  to  $0.75$ ) between QOLS total score and the Life Satisfaction Index-Z (LSI-Z; Burckhardt, Clark, & Bennett, 1993).

The Multidimensional Scale Perceived Social Support (MSPSS-12), proposed by Zimet et al. (1988), is used to assess perceived support from family, friends, and significant others. Each respondent must answer 12 questions about the extent to which they feel supported by their family, friends, and a special person, including a separate subscale related to perceived support. Adding together the scores of all 12 items and dividing them by 12 can give the mean total score. A total scale score ranging from 12 to 34.8 (low support), score of 36 to 60 (moderate support), and score from 61.2 to 84 (high support; Zimet, Dahlem, Zimet, & Farley, 1988). The reliability of MSPSS and its subscales was tested to be satisfactory with the overall Cronbach's  $\alpha$  of 0.92 (subscales range: 0.84-0.89; Zhou et al., 2015).

The researcher got approval from the committee to conduct the study. Additionally, certification was secured from the Ethics Review Committee (ERC) to guarantee that the research strictly adhered to the ethical standards. The instruments undergo Filipino translation and back translation. A pilot test was employed ( $n=30$ ) to measure whether the respondents could understand the questionnaires. Additionally, the data gathered from the pilot testing was used to calibrate the initial reliability and applicability of the tools. After the psychometric properties were delivered, the actual data gathering followed.

The questionnaires were distributed online and face-to-face, and only respondents who met the characteristics outlined in the title were included. Due to the observance of post-COVID-19 in the community, the researcher also provided minimal health protocols to protect the respondents who were susceptible due to being elderly.

Additionally, a referral poster was posted on a social media platform (i.e., Facebook) to recruit additional potential respondents. Moreover, to reach the desired number of respondents, the researcher requested additional information from Lasallian Schools through the administrators and the Lasallian Brothers Association in the Philippines. Based on the collected data, it was determined whether the Filipino Lasallian retirees are highly capable of completing tasks or require significant assistance from their family members at the start of the study. Furthermore, informed consents and other ethical considerations were provided to the retirees.

The instrument was divided into parts: profile (i.e., age, address, civil status, etc.) and the four standardized scales (i.e., personality test, regret scale, QOL, and SS). Respondents had to comprehend and understand the scale to provide appropriately relevant responses, thereby enhancing the validity of the data collected. This also aided in preventing any misinterpretation of the scale. Consequently, these qualities were essential to the selection criteria for each respondent, contributing to the precision and quality of the research and survey data.

The collected data were subjected to data cleaning and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), specifically employing mediation analysis. Statistical software such as JAMOV and JASP (JAMOV Project, 2022) was applied for the statistical analyses.

The collected data was encoded in a spreadsheet. Data cleaning was delivered to ensure there were no typographical errors, duplicate responses, or missing data. Once cleaned, the data were imported into JAMOV to compute descriptive statistics (i.e., central tendency, variability, skewness, and kurtosis). To determine the mediation effect of SS between regrets and QOL, the mediation analysis (Hair, Hult, Ringle, & Sarstedt, 2022) software was employed. The statistician performed the data analysis.

Descriptive Statistics, such as frequency, percentage, mean/median, and standard deviation, to describe and interpret the variables, as well as the level of SS, regrets, and the QOL among the Filipino Lasallian retirees. Specifically, to evaluate the mediating role of SS between the relationship of regret and QOL, a mediation analysis was tested to determine whether a third variable, the SS as mediator, explains the relationship between regret as predictor and QOL as outcome (Hair et al., 2022).

The researcher adhered to the principles, guidelines, and ethics in research as outlined by the American Psychological Association (APA) in Section 8 of the APA Ethics Code (2017) and the Psychological Association of the Philippines (PAP) in Section X of the Code of Ethics for Philippine Psychologists (2009). Additionally, the Institutional Ethics Review Committee (IERC) evaluated this study to ensure the safety of the respondents during the research and to certify that the benefits outweighed any potential risks. Before completing the survey questionnaires, respondents were provided with an informed consent form. Moreover, the respondents were assisted before,

during, and after the data collection process, with guidance from their family members. Participation is voluntary, and no financial incentives were offered due to the researcher's limited resources. Data were treated with confidentiality and anonymized. Furthermore, the researcher collected identifying information about respondents in accordance with the guidelines of the Data Privacy Act of 2012. Thus, the current study gained ethical approval with the code CLAC-Ethics082.

## RESULT

The point estimate of Cronbach's  $\alpha$  for regrets is 0.832, indicating that the items under this construct are acceptable and effectively measure the level of regret among the respondents. Hence, the Cronbach's  $\alpha$  can still be improved to 0.899 if the first item is deleted or restated, as it is not correlated with regret as depicted by the item-rest correlation value of 0.019. The rest of the items are good. Meanwhile, QOL items are good and highly acceptable with a high Cronbach's  $\alpha$  value of 0.937. Whereas, SS items are good and highly acceptable with a high Cronbach's  $\alpha$  value of 0.947.

Table 2. Regrets score obtained by the Filipino Lasallian Retirees

	Regret	Mean	SD	Verbal Interpretation	Rank
1	<i>Kapag nakapagdesisyon na ako, hindi na ako lumilingon.</i>	3.02	1.38	Slightly Disagree	5
2	<i>Sa tuwing pipili ako, nagtataka ako kung ano ang mangyayari kung iba ang pinili ko.</i>	4.51	1.74	Slightly Agree	1
3	<i>Sa tuwing pipili ako, sinisikap kong makakuha ng impormasyon tungkol sa kung paano naging resulta ang iba pang mga alternatibo.</i>	4.21	2.06	Undecided	2
4	<i>Kung gagawa ako ng isang pagpipilian at ito ay magiging maganda, pakiramdam ko ay tulad pa rin ng isang pagkabigo kung nalaman kong ang isa pang pagpipilian ay magiging mas mahusay.</i>	3.44	2.15	Slightly Disagree	4
5	<i>Kapag iniisip ko kung ano ang ginagawa ko sa buhay, madalas kong sinusuri ang mga pagkakataong nalampasan ko.</i>	3.95	1.98	Undecided	3
<b>Composite Mean</b>		<b>3.83</b>	<b>1.40</b>	<b>Slight level of regret</b>	
<b>Regret Score</b>		<b>19.14</b>	<b>6.98</b>	<b>Slight level of regret</b>	

Table 2 shows the extent of regret of the Filipino Lasallian retirees. Based on the rank, the statement with the maximum mean response is item 2 (*Sa tuwing pipili ako, nagtataka ako kung*

*ano ang mangyayari kung iba ang pinili ko*). The mean response is 4.51, with SD of 1.74. Generally, the retirees slightly agree that whenever they make a choice, they are curious about what would have



happened if they had chosen differently. On the other hand, the item with the lowest mean response is item number 1 (*Kapag nakapagdesisyon na ako, hindi na ako lumilingon*), with a mean of 3.02 and SD of 1.38. This indicates that the retirees slightly

disagree with the notion that once they have made a decision, they do not look back. The composite mean of 3.83 and SD of 1.40 shows that the retirees have only a slight level of regret, as also shown by their total regret score of 19.14 and SD of 6.98.

Table 3. QOL gained by the Filipino Lasallian Retirees

	Quality of Life	Mean	SD	Verbal Interpretation	Rank
1	<i>Materyal na ginhawa sa tahanan, pagkain, kaginhawahan, seguridad sa pananalapi...</i>	5.74	0.99	Pleased	7
2	<i>Kalusugan - pagiging malusog sa katawan at masigla...</i>	5.18	1.24	Mostly Satisfied	14
3	<i>Mga relasyon sa mga magulang, kapatid at iba pang kamag-anak- pakikipag-usap, pagbisita, pagtulong...</i>	5.86	0.88	Pleased	3
4	<i>Ang pagkakaroon at pagpapalaki ng mga anak...</i>	6.18	0.98	Pleased	1
5	<i>Malapit na relasyon sa asawa o iba pa...</i>	5.94	1.00	Pleased	2
6	<i>Mga malalapit na kaibigan...</i>	5.71	0.79	Pleased	9
7	<i>Pagtulong at paghikayat sa iba, pagboboluntaryo, pagbibigay ng payo...</i>	5.78	0.94	Pleased	6
8	<i>Nakikilahok sa mga organisasyon at pampublikong gawain...</i>	4.78	0.97	Mostly Satisfied	16
9	<i>Pagkatuto/Pag-aaral -pag-aaral sa paaralan, pagpapabuti ng pang-unawa, pagkuha ng karagdagang kaalaman...</i>	5.36	1.06	Mostly Satisfied	12
10	<i>Pag-unawa sa iyong sarili - pag-alam sa iyong mga ari-arian at limitasyon - pag-alam kung tungkol saan ang buhay...</i>	5.73	0.83	Pleased	8
11	<i>Trabaho - trabaho o sa bahay...</i>	5.54	0.92	Pleased	10
12	<i>Pagpapahayag ng iyong sarili nang malikhain...</i>	5.22	1.21	Mostly Satisfied	13
13	<i>Pakikipagkapwa-tao – pakikipagkilala sa ibang tao, paggawa ng mga bagay, party, atbp...</i>	5.37	0.90	Mostly Satisfied	11
14	<i>Pagbabasa, pakikinig sa musika, o pagmamasid sa entertainment...</i>	5.85	0.97	Pleased	4
15	<i>Nakikilahok sa aktibong libangan...</i>	5.14	1.00	Mostly Satisfied	15
16	<i>Kalayaan, ginagawa para sa iyong sarili...</i>	5.81	0.82	Pleased	5
<b>Composite Mean</b>		<b>5.57</b>	<b>0.67</b>	<b>Good QOL</b>	
<b>Quality of Life Score</b>		<b>89.19</b>	<b>10.64</b>	<b>Good QOL</b>	

Table 3 underscores the gained QOL among Filipino Lasallian retirees. Based on the rank, the statement with the highest mean response is item number 4 (*Ang pagkakaroon at pagpapalaki ng mga anak...*) (mean=6.18, SD=.98), indicating that retirees are pleased with having and rearing children. While item 8 (*Nakikilahok sa mga organisasyon at*

*pampublikong gawain...*) served as the lowest mean response with a mean of 4.78 (SD=.97), which indicates that the retirees are mostly satisfied participating in organizations and public affairs. The composite mean of 5.57 (SD=.67) suggests that the retirees have a good QOL, as also demonstrated by their total QOL score of 89.19 (SD=10.64).

Table 4. SS obtained by the Filipino Lasallian Retirees

	Perceived Social Support	Mean	SD	Verbal Interpretation	Rank
1	<i>May isang espesyal na tao na nasa paligid kapag ako ay nangangailangan.</i>	6.31	0.94	Strongly Agree	5
2	<i>May isang espesyal na tao na makakasama ko sa saya at kalungkutan.</i>	6.32	0.79	Strongly Agree	4
3	<i>Sinisikap talaga akong tulungan ng aking pamilya.</i>	6.38	0.83	Strongly Agree	3
4	<i>Nakukuha ko ang emosyonal na tulong at suporta na kailangan ko mula sa aking pamilya.</i>	6.47	0.79	Strongly Agree	2
5	<i>Mayroon akong isang espesyal na tao na isang tunay na pinagmumulan ng kaaliwan sa akin.</i>	6.50	0.79	Strongly Agree	1
6	<i>Sinusubukan talaga akong tulungan ng mga kaibigan ko.</i>	5.57	1.02	Strongly Agree	10
7	<i>Maaasahan ko ang aking mga kaibigan kapag nagkamali.</i>	5.52	1.29	Strongly Agree	11
8	<i>Masasabi ko ang aking mga problema sa aking pamilya.</i>	6.08	0.80	Strongly Agree	7
9	<i>Mayroon akong mga kaibigan na makakasama ko sa aking mga kagalakan at kalungkutan.</i>	5.96	1.02	Strongly Agree	9
10	<i>May isang espesyal na tao sa aking buhay na nagmamalasakit sa aking nararamdaman.</i>	6.18	0.97	Strongly Agree	6
11	<i>Ang aking pamilya ay handang tumulong sa akin na gumawa ng mga desisyon.</i>	6.05	0.81	Strongly Agree	8
12	<i>Masasabi ko ang aking mga problema sa aking mga kaibigan.</i>	5.31	1.12	Mildly Agree	12
	<b>Composite Mean Social Support Score</b>	<b>6.05</b>	<b>0.65</b>	<b>High SS</b>	<b>High SS</b>
		<b>72.65</b>	<b>7.86</b>		

Meanwhile, Table 4 shows the extent of SS of the Filipino Lasallian retirees. Based on the scores, the statement with the highest mean response is item 5 (*Mayroon akong isang espesyal na tao na isang tunay na pinagmumulan ng kaaliwan sa akin.*) (mean=6.50, SD=.79). The retirees strongly agree that they have an extraordinary person who is a real source of comfort for them. Whereas, item 12

(*Masasabi ko ang aking mga problema sa aking mga kaibigan.*) (mean=5.31, SD=1.12) indicates that the retirees have mildly agreed with the statement that they can talk about their problems with their friends. The composite mean of 6.05 (SD=.65) illustrates that the retirees have high SS, as also shown by their total SS score of 72.65 (SD=7.86).

Table 5. Correlation Matrix of Regrets, SS, and QOL

		Regrets	Social Support	Quality of Life
<b>Regrets</b>	Pearson's r	---	-0.302	0.092
	df	---	101	101
	p-value	---	0.0019**	0.3567
<b>Social Support</b>	Pearson's r	---	---	0.542
	df	---	---	101
	p-value	---	---	0.001***
<b>Quality of Life</b>	Pearson's r	---	---	---
	df	---	---	---
	p-value	---	---	---

Table 5 presents the correlational results among the variables using Pearson's r. A non-directional test

was conducted for the association among regrets, SS, and QOL. There is no significant correlation between

regrets and QOL ( $r=.092$ ,  $p\text{-value}=.3567$ ). However, SS and QOL ( $r=.542$ ,  $p\text{-value}=.001$ ) indicated a significant positive moderate relationship. Moreover, regrets and SS ( $r_{\text{obt}} = -0.302$ ,  $p\text{-value} = 0.0019$ )

affirmed a significant negative moderate correlation. Therefore, we can reject the null hypothesis ( $H_0$ ) and accept the alternative hypothesis ( $H_a$ ) for the variables with significance.

Table 6. Full Model Effects

	$r^2$	F	df1	df2	coefficient	pvalue
Regrets - Quality of Life	.0084	0.86	1	101	.1398	.3567
Social Support -Regrets	.0911	10.12	1	101	-.2681	.0019
Social Support - Quality of Life	.2940	42.05	1	101	.7346	.0000

Using model effects, Table 6 presents a summary of the full model effect among regrets, SS, and QOL. Looking at Table 6, the model effect between regrets and QOL has a p-value of 0.3567 ( $F[1,101] = 0.86$ ), indicating that regrets are not a significant predictor of QOL. The coefficient of 0.139 indicates that as the regrets increase by 1 unit, the QOL may increase by 0.14 units on average.

The SS and regrets model indicates a significant p-value of 0.0019. The coefficient of -0.268 reveals that as the SS increases by 1 unit, the regret decreases by 0.27 units on average. This confirmed the result of negative correlation. It further implies that the SS negatively impacts the regret. However, the SS can only explain 9.11% of the variation of regret.

Table 7. Direct effects

							95% Confidence Interval	
			Estimate	Std. Error	z-value	p	Lower	Upper
REGRETS	→	QOL	0.428	0.126	3.413	< .001	0.182	0.674

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.

Regarding SS and QOL, a significant p-value of 0.0000 was obtained. The coefficient of 0.735 indicates that as the SS increases by 1 unit, the QOL increases by 0.73 units on average. This promotes a positive association and explains that the SS positively affects QOL. Eventually, SS can

account for 29.40% ( $r^2 = .2940$ ) of the variation of QOL.

The direct effect is significant ( $<0.001$ ). This means that the regret significantly affects the QOL. The coefficient is 0.428. An increase in regrets accounting for SS can lead to an increase in QOL.

Table 8. Indirect effects

					95% Confidence Interval					
					Estimate	Std. Error	z-value	p	Lower	Upper
REGRETS	→	SOCIAL SUPPORT	→	QOL	-0.289	0.097	-2.960	0.003	-0.480	-0.097

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.

The indirect effect is the mediation test. Since the p-value is 0.003, this implies that the mediation is significant. Thus, the relationship between regret and QOL is mediated significantly by the SS. The negative coefficient (-0.289)

suggests that the SS has a negative effect on the relationship between regrets and QOL. Further, it can be concluded that the relationship between regrets and QOL becomes weak when mediated by SS.

Table 9. Total effects

							95% Confidence Interval	
			Estimate	Std. Error	z-value	p	Lower	Upper
REGRETS	→	QOL	0.140	0.150	0.935	0.350	-0.153	0.433

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.

Total effects are the relationship between regrets and QOL without accounting for SS. The p-value of 0.350 implies a not non-significant effect. Thus, regrets alone have no impact on the QOL of the retirees.

SS to QOL is significant at a p-value of <0.001. The coefficient is 0.850, which means that

an increase in SS could lead to an increase in the QOL of the Lasallian retirees. The regret for QOL is also significant at a p-value of <0.001. The coefficient of 0.428 means that an increase in regret level could lead to an increase in QOL. Then the regret to SS is also significant with a p-value of 0.001, which means that regret is a predictor of SS.

Table 10. Path coefficients

			Estimate	Std. Error	z-value	p	95% Confidence Interval	
							Lower	Upper
SOCIAL SUPPORT	→	QOL	0.850	0.112	7.617	<.001	0.631	1.068
REGRETS	→	QOL	0.428	0.126	3.413	<.001	0.182	0.674
REGRETS	→	SOCIAL SUPPORT	0.340	0.106	3.213	0.001	-0.547	-0.132

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.

## DISCUSSION

The purpose of this study was achieved, providing the interplay of the variables regrets, QOL, and SS. As Lasallian retirees reflect on their past decisions and choices, they express a common human sentiment, curiosity about alternate paths in life, a typical aspect of the aging process. This "slightly agree" position on regrets is understandable, as individuals at later stages of life often reflect on past decisions and wonder what might have happened had they made different choices. Such reflections are a natural part of human development, especially in older age, when people are more aware of the limited time remaining and may consider how different decisions might have influenced their current

situation. According to Staudinger (2001), aging individuals often reflect on their past choices and may experience curiosity or regret regarding the paths not taken. This is a common human sentiment and aligns with the concept of regrets in later life, where individuals reflect on what could have been had they made different choices.

Additionally, reflecting on life choices and considering alternate paths is a natural part of human development, especially in older age when there is a heightened awareness of the limited time remaining (Berg & Upchurch, 2007). With QOL, these retirees emphasize the importance of family and SS. They associate a good QOL with having successfully raised children who are good members of society, which can bring a sense of

accomplishment and fulfillment. Healy and Birren (2007) stated that the significance of family and SS is well-documented in aging research. Studies show that retirees often feel a sense of accomplishment and satisfaction in their roles as parents and caregivers, with raising children being an essential marker of a successful life (Rossi & Rossi, 1990). SS, particularly from family, is also consistently associated with higher levels of life satisfaction and well-being in older adults. Moreover, the presence of a special person in their lives, someone who provides absolute comfort and emotional support, is highlighted as a significant factor in enhancing their QOL. For the retirees, SS from close relationships is crucial for their well-being and contributes to a fulfilling and meaningful life. This supports Carstensen's (1992) socio-emotional selectivity theory, which suggests that as people age, they give greater importance to emotional and meaningful connections, rather than expanding their social circles. This concept is supported in aging literature, with evidence showing that older adults tend to look on deepening existing close relationships rather than seeking out new social connections (Carstensen et al., 2003). Retirees value the emotional comfort and support of a special person in their lives, contributing significantly to their overall sense of well-being (Carstensen et al., 2003). Overall, Lasallian retirees seem to prioritize emotional fulfillment, family bonds, and close, supportive relationships as the foundation of their happiness and sense of QOL during their later years.

The relationship among regrets, QOL, and SS was determined. There is no significant correlation between regrets and QOL. However, SS and QOL indicated a significant positive moderate relationship. More so, regrets and SS affirmed a significant negative moderate correlation. These findings and related literature contribute to a nuanced understanding of the relationships between regrets, SS, and QOL. While regrets did not correlate significantly with QOL, Lasallian retirees recognized that regrets in the context of aging and

decision-making can be attributed to other factors, like free will and choices. Although some studies have shown that regrets can influence one's life satisfaction and overall well-being, the present findings suggest that regrets, in isolation, may not significantly affect QOL. O'Connor et al. (2019) mentioned that this could be due to the complex nature of how regrets manifest in individuals and their emotional responses to them.

In some cases, individuals may learn to accept past decisions, leading to a lower impact on their overall QOL (Wrosch et al., 2005). SS emerged as a key factor in enhancing QOL and well-being. Lasallian retirees recognized the relational connections and shared memories of being in the organization, which allow them to gain a collective view of family in the workplace. The significant positive relationship between SS and QOL is consistent with a large body of research emphasizing the importance of emotional and instrumental support in promoting well-being among older adults. Green et al. (2021) and other studies have found that SS contributes significantly to life satisfaction, as it enhances emotional security and provides practical assistance. While Luo et al. (2022) shared that older individuals who report better levels of SS tend to have better mental health and greater overall life satisfaction.

Additionally, the negative correlation between regrets and SS suggests that stronger social connections may alleviate the emotional burden of regrets, leading to better overall health outcomes, or may indicate that individuals who experience higher levels of regret may have less SS, or conversely, that Lasallian retirees with stronger SS networks may experience fewer regrets. Heinrichs et al. (2017) found that this relationship highlights the role of SS in buffering the negative effects of regrets. As added by Matthias and Tom (2019), the presence of strong social ties can help individuals process and cope with their regrets, potentially leading to better emotional outcomes.

The predictive framework helped clarify the interaction of the variables, aligning seamlessly with the accepted hypotheses. This study indicates that regrets, when examined in isolation, do not significantly affect QOL. The retirees believed that regrets, in isolation, do not have a strong or direct impact on their overall QOL, as other factors, such as emotional regulation or coping mechanisms, may buffer this effect. According to Wrosch et al. (2005), although regrets are a common experience among older adults, their direct influence on QOL is often complex and mediated by other psychological and social factors. Some research suggests that regret can lead to lower life satisfaction. Still, the impact may be attenuated by factors such as acceptance of past decisions or the presence of a positive outlook on life. In this study, the dearth of a significant direct effect between regrets and QOL aligns with findings that emphasize the role of contextual factors like coping strategies (O'Connor et al., 2019). However, the mediation effect of SS emphasizes the crucial role that social networks play in alleviating the negative consequences of regret and enhancing overall well-being. These findings highlight that without the buffering influence of SS, the relationship between regrets and QOL may be weak or non-existent. Indeed, SS has been shown to feature as a powerful intermediary in the affiliation between negative emotions, such as regrets, and overall well-being. Strong social networks can mitigate the negative effects of regret by providing emotional validation, comfort, and practical support, which enhance life satisfaction and QOL (Green et al., 2021; Luo et al., 2022). The mediation effect of SS in this study supports previous research indicating that it buffers the negative effects of regrets and provides a pathway to improved mental health (Heinrichs et al., 2017).

The total effect of regrets and QOL indicated that regrets alone do not significantly impact QOL. This highlights the importance of mediating factors like SS. Among Lasallian retirees, the role of SS in buffering regrets becomes evident with the

practices of the core values of zeal for service and communion, which is anchored in faith. The literature emphasizes that SS is a protective factor that moderates the negative effects of regret. Regrets, particularly in older adulthood, can often lead to emotional distress and reduced life satisfaction. However, individuals with higher degrees of SS tend to show better adjustment, having the resources to process their regrets more effectively (Heinrichs et al., 2017; Matthias & Tom, 2019). The findings here confirm that SS not only alleviates the negative impact of regrets but also enhances overall QOL, serving as an important mediator.

With that, the results about regrets, QOL, and SS provide numerous practical implications for psychological practice and interventions, particularly for aging populations: (1) Counseling practitioners working with individuals who experience regrets can focus on strengthening SS networks as part of therapeutic interventions by rebuilding and nurturing relationships with family, friends, and community groups, (2) Social Groups or organization prioritizing enhancing social integration and community involvement, (3) Preventative Mental Health Strategies on giving preventative measures to ensure older adults maintain strong social ties, and (4) Quality of Life Assessments delivery by practitioners working in clinical settings can better understand and assess the factors contributing to an individual's QOL.

The study acknowledged the limitations of focusing on Lasallian retirees, including staff and faculty across Lasallian schools in the Philippines, as respondents. It also noted that examining the potential identity and culture that Lasallian retirees instill as core values could contribute to the interplay of the variables. Hence, future researchers are encouraged to investigate the faith-zeal-communion core values of Lasallian retirees while adhering to the same hypothesis or approach as a cross-sectional design. Equally, expanding the construct of regrets after decisions have been made, as identified in the literature, and including

other variables to strengthen the significant role of SS as a mediator.

## CONCLUSION

There is an interaction among the three variables. It underscores the importance of SS in mitigating the negative effects of regrets and enhancing QOL among older adults. Hence, strengthening social networks to promote quality well-being and a healthier ageing experience among retirees. As future direction, the results can serve as basis in: (1) creating a retirement program or plan for the retirees that aimed to strengthen social networks to promote well-being among aging population, (2) aligning policy and litigated law for the Filipino retirees, and (3) building a culturally rooted theory on the construct of SS as a driving force for having a quality life among Filipino retirees.

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