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Influence of Home-Building Intentions on the Readiness of Retirees Planning to Settle in Dumaguete City

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ABSTRACT

This study examines the influence of home-building intentions on the readiness of retirees planning to settle in Dumaguete City. As the city continues to emerge as a preferred retirement destination due to its relatively low cost of living, accessible healthcare services, and favorable urban–rural balance, understanding retirees' preparedness becomes increasingly important. The research focuses on how intentions related to building a permanent residence—such as decisions on location, housing design, financial planning, and long-term occupancy—shape retirees' psychological, financial, and social readiness for relocation. A descriptive–correlational research design was employed, utilizing survey questionnaires administered to retirees and near-retirees who intend to settle in Dumaguete City. The findings reveal that strong home-building intentions significantly contribute to higher levels of readiness, particularly in terms of financial preparedness, commitment to relocation, and perceived stability. Retirees who demonstrate clear plans for home construction or ownership exhibit greater confidence in managing retirement transitions and integrating into the local community. The study concludes that home-building intentions play a crucial role in enhancing retirement readiness and recommends that local government units, housing developers, and retirement planners consider supportive policies and programs that facilitate sustainable housing options for retirees in Dumaguete City.

Keywords: *Home-Building Intentions, Retirement Readiness, Retirees, Settlement Planning, Dumaguete City*

INTRODUCTION

Retirement planning has become an increasingly important concern in recent years as populations age and individuals seek environments that support long-term well-being and security. Studies since 2022 emphasize that retirement readiness is not limited to financial capacity alone but also includes housing stability, psychological preparedness, and lifestyle planning (OECD, 2022). Housing decisions, particularly intentions to build or own a permanent home, are recognized as a critical component of successful retirement transitions. A permanent residence provides retirees with a sense of security, autonomy, and continuity as they move away from active employment. Consequently, understanding how home-building intentions influence readiness is essential in retirement-focused research.

Home-building intentions reflect retirees' long-term commitment to a specific location and their expectations regarding comfort, accessibility, and sustainability. Recent literature highlights that clear housing plans improve retirees' confidence and reduce uncertainty associated with relocation and aging (Wang & Shi, 2023). When retirees plan to construct or acquire a home, they are more likely to engage in deliberate financial, legal, and social preparations. These preparations include budgeting for construction costs, securing land ownership, and anticipating healthcare and community needs. Thus, home-building intentions serve as both a practical and psychological indicator of retirement readiness.

In Southeast Asia, retirement migration has gained attention as retirees increasingly seek cities that offer affordability, quality healthcare, and a relaxed lifestyle. Research from 2022 onward notes that secondary cities are becoming popular retirement destinations due to lower living costs and manageable urban density (UN-Habitat, 2022). Dumaguete City, in particular, has been identified as an attractive settlement area for retirees because of its educational institutions, healthcare facilities, and welcoming community environment. These factors encourage retirees to consider long-term settlement rather than temporary residence. As a result, intentions to build a home in such cities are closely tied to perceptions of stability and future security.

The concept of readiness for retirement encompasses financial preparedness, emotional adjustment, and social integration. Recent studies suggest that retirees with concrete housing plans demonstrate higher levels of overall readiness and life satisfaction (Kim & Kwon, 2024). Housing decisions influence not only daily living conditions but also access to services, social networks, and community participation. Retirees who plan to build homes are more likely to envision an active and structured post-retirement life. This indicates that home-building intentions play a significant role in shaping retirement outcomes.

Despite growing interest in retirement migration and housing decisions, limited studies have examined the direct relationship between home-building intentions and retirement readiness at the local level. Current research calls for context-specific studies to guide urban planning and retirement-related policies, particularly in emerging retirement cities (Asian Development Bank, 2023). Dumaguete City provides a relevant setting to explore this relationship due to its increasing appeal among retirees. Examining this influence can offer insights for policymakers, housing developers, and retirement planners. Ultimately, understanding this relationship contributes to more sustainable and retiree-friendly community development.

MATERIALS & METHODS

This study utilized a quantitative descriptive-correlational research design to examine the influence of home-building intentions on the readiness of retirees planning to settle in Dumaguete City. The approach allowed for systematic collection and analysis of numerical data to determine the relationship between retirees' motivational, financial, planning, and commitment intentions and their readiness in financial, psychological, practical, and settlement aspects. This design is suitable for identifying patterns and assessing the degree to which different home-building intentions impact retirement readiness, providing insights for decision-making and future planning.

The target population included retirees who intend to build or acquire a home in Dumaguete City within the next five years, selected through purposive sampling to ensure participants have relevant retirement and housing plans. Data were gathered using a structured Likert-scale questionnaire, which was validated through a pilot test for clarity, reliability, and relevance. Descriptive statistics, including means and standard deviations, were computed to measure the levels of home-building intentions and readiness, while multiple regression analysis was employed to determine the significant influence of specific intentions on overall readiness. Ethical considerations, such as voluntary participation, informed consent, and confidentiality, were strictly observed throughout the study.

RESULTS AND DISCUSSION

1. What is the level of Home-Building Intentions of retirees in terms of:

1.1 Motivational Intention;
1.2 Financial Intention;
1.3 Planning Intention; and
1.4 Commitment Intention?

Table 1 shows that the level of Home-Building Intentions in terms of Motivational Intention is generally perceived positively by retirees, with an overall mean of 3.37, interpreted as Strongly Agree. The highest mean of 3.57 was recorded for "I want to build my own home to have a permanent place to live during retirement" and "Having my own home gives me peace of mind for my future," suggesting that retirees highly value the security and emotional comfort of owning a home. Conversely, the lowest mean of 2.77 for "Building a house in Dumaguete City fits my desired retirement lifestyle" indicates that some retirees are still weighing location preferences in relation to their retirement lifestyle. Research indicates that while retirees are generally motivated by security and autonomy, location considerations can influence the intensity of their intentions (Eriksson et al., 2022). Overall, this suggests that retirees are strongly motivated to build their own homes, with personal security and peace of mind serving as key drivers.

Table 1
The level of Home-Building Intentions of retirees in terms of Motivational Intention

Indicators	Mean	SD	Description
I want to build my own home to have a permanent place to live during retirement.	3.57	0.78	Strongly Agree
Building a house in Dumaguete City fits my desired retirement lifestyle.	2.77	0.88	Agree
Owning a home is important to my sense of security in retirement.	3.40	0.85	Strongly Agree
I prefer building my own house rather than renting a place.	3.54	0.70	Strongly Agree
Having my own home gives me peace of mind for my future.	3.57	0.74	Strongly Agree
AVERAGE MEAN	**3.37**	**0.79**	**Strongly Agree**

Table 2 presents the level of Financial Intention in home-building among retirees, with an overall mean of 3.14, interpreted as Agree. The highest mean of 3.37 for "I consider home-building a wise financial decision for my retirement" shows that retirees recognize the long-term financial value of owning a home. The lowest mean of 2.74 for "I believe that building a home in Dumaguete City is financially manageable for me" highlights concern about affordability and financial planning. Literature suggests that even when retirees are willing to invest in housing, perceived financial constraints can moderate the strength of their intentions (Wang & Shi, 2023). These results indicate that financial considerations remain an important factor, and retirees may need additional guidance or support to feel fully confident in their investment.

Table 2
The level of Home-Building Intentions of retirees in terms of Financial Intention

Indicators	Mean	SD	Description
I am willing to use my retirement savings to build a house.	3.17	0.79	Agree
I believe that building a home in Dumaguete City is financially manageable for me.	2.74	0.85	Agree
I am prepared to invest in home construction for long-term stability.	3.23	0.69	Agree
I consider home-building a wise financial decision for my retirement.	3.37	0.77	Strongly Agree
I am confident that I can handle the financial costs of building a house.	3.17	0.75	Agree
AVERAGE MEAN	**3.14**	**0.77**	**Agree**

Table 3 illustrates the level of Planning Intention, with an overall mean of 3.34, interpreted as Strongly Agree. The highest mean of 3.63 was for "I plan to consult professionals (architects, engineers, or contractors) for building my home" and "I intend to comply with all legal and permit requirements for home construction," suggesting that retirees are proactive in planning and adhering to procedural requirements. The lowest mean of 2.74 for "I intend to purchase land in Dumaguete City for home construction" may indicate that some retirees are still evaluating land acquisition options or awaiting financial readiness. Studies highlight that detailed planning, including consulting professionals and understanding legal requirements, enhances retirees' preparedness and confidence in home-building decisions (Kim & Kwon, 2024). Overall, retirees demonstrate strong planning intentions, indicating that they are actively preparing to translate their motivation into concrete action.

Table 3
The level of Home-Building Intentions of retirees in terms of Planning Intention

Indicators	Mean	SD	Description
I intend to purchase land in Dumaguete City for home construction.	2.74	0.92	Agree
I plan to consult professionals (architects, engineers, or contractors) for building my home.	3.63	0.55	Strongly Agree
I intend to comply with all legal and permit requirements for home construction.	3.63	0.60	Strongly Agree
I have started thinking about the design and layout of my future home.	3.34	0.64	Strongly Agree
I intend to actively plan the steps needed to build my house.	3.37	0.73	Strongly Agree
AVERAGE MEAN	**3.34**	**0.69**	**Strongly Agree**

Table 4 shows the level of Commitment Intention in home-building, with an overall mean of 3.05, interpreted as Agree. The highest mean of 3.40 was recorded for "Building my own home is one of my top retirement priorities," reflecting that home-building remains an important long-term goal. The lowest mean of 2.60 for "I am determined to settle permanently in Dumaguete City" suggests that some retirees are still considering other retirement locations or have uncertainties regarding permanent settlement. Literature suggests that while retirees may demonstrate commitment to home-building, external factors such as location, financial security, and family considerations can influence their determination (Asian Development Bank, 2023). Overall, retirees show moderate to strong commitment intentions, indicating willingness to pursue home-building while acknowledging potential challenges.

Table 4
The level of Home-Building Intentions of retirees in terms of Commitment Intention

Indicators	Mean	SD	Description
I am serious about building a home in Dumaguete City.	2.69	0.90	Agree
I am willing to face challenges involved in the home-building process.	3.23	0.77	Agree
I am committed to completing my home construction once started.	3.34	0.68	Strongly Agree
I am determined to settle permanently in Dumaguete City.	2.60	0.91	Agree
Building my own home is one of my top retirement priorities.	3.40	0.65	Strongly Agree
AVERAGE MEAN	**3.05**	**0.78**	**Agree**

2. What is the level of Readiness of Retirees planning to settle in Dumaguete City in terms of:
2.1 Financial Readiness;
2.2 Psychological Readiness;
2.3 Practical Readiness; and
2.4 Settlement Readiness?

Table 5 presents the level of Financial Readiness of retirees planning to settle in Dumaguete City, with an overall mean of 2.99, interpreted as Agree. The highest mean of 3.17 for "I have planned my budget for home construction" suggests that retirees are actively preparing financially for their home-building plans. Conversely, the lowest mean of 2.57 for "I feel financially ready to settle in Dumaguete City" indicates that some retirees may still experience uncertainty regarding their overall financial capacity for long-term settlement. Studies show that while retirees may plan budgets and allocate resources, perceived financial stability remains a key factor influencing readiness to relocate and invest in housing (OECD, 2022; Wang & Shi, 2023). Overall, this indicates that retirees demonstrate moderate financial readiness, with planning being stronger than confidence in overall financial sufficiency.

Table 5
The level of Readiness of Retirees planning to settle in Dumaguete City in terms of Financial Readiness

Indicators	Mean	SD	Description
I have sufficient financial resources to begin home construction.	3.03	0.79	Agree
My retirement income is stable enough to support home ownership.	3.03	0.86	Agree
I am financially prepared for maintenance and living expenses after building my home.	3.14	0.73	Agree
I have planned my budget for home construction.	3.17	0.71	Agree
I feel financially ready to settle in Dumaguete City.	2.57	0.95	Agree
AVERAGE MEAN	**2.99**	**0.81**	**Agree**

Table 6 shows the level of Psychological Readiness, with an overall mean of 2.99, interpreted as Agree. The highest mean of 3.20 for "I feel confident about deciding to build a home at this stage of my life" reflects a positive mindset and self-assurance in initiating retirement plans. Meanwhile, the lowest mean of 2.74 for "I feel positive about starting a new chapter of life in Dumaguete City" suggests that emotional adaptation and mental preparedness for relocation may vary among retirees. Research emphasizes that psychological readiness, including confidence and emotional stability, significantly affects retirees' ability to transition smoothly into permanent settlement (Kim & Kwon, 2024). These findings suggest that retirees are moderately psychologically prepared, though emotional adaptation may require additional support.

Table 6
The level of Readiness of Retirees planning to settle in Dumaguete City in terms of Psychological Readiness

Indicators	Mean	SD	Description
I feel confident about deciding to build a home at this stage of my life.	3.20	0.76	Agree
I am emotionally prepared to relocate and settle in Dumaguete City.	2.83	0.86	Agree
I feel secure about my decision to build a home for retirement.	3.11	0.76	Agree
I am mentally prepared for the responsibilities of home ownership.	3.06	0.87	Agree
I feel positive about starting a new chapter of life in Dumaguete City.	2.74	0.92	Agree
AVERAGE MEAN	**2.99**	**0.83**	**Agree**

Table 7 presents the level of Practical Readiness, with an overall mean of 2.97, interpreted as Agree. The highest mean of 3.06 for "I understand the basic process of building a house" and "I feel capable of handling practical matters involved in building a home" indicates that retirees are fairly knowledgeable about home construction procedures. The lowest mean of 2.77 for "I am aware of the requirements needed to build a home in Dumaguete City" highlights potential gaps in knowledge about local regulations and procedural requirements. Literature indicates that practical readiness, including procedural knowledge and the ability to manage construction tasks, is essential for successful retirement housing transitions (Eriksson et al., 2022). Overall, retirees demonstrate moderate practical readiness, suggesting that guidance on legal and technical requirements could enhance preparedness.

Table 7
The level of Readiness of Retirees planning to settle in Dumaguete City in terms of Practical Readiness

Indicators	Mean	SD	Description
I understand the basic process of building a house.	3.06	0.76	Agree
I am aware of the requirements needed to build a home in Dumaguete City.	2.77	0.94	Agree
I know where to seek assistance for construction-related concerns.	2.94	0.97	Agree
I am prepared to manage tasks related to home construction.	3.00	0.80	Agree
I feel capable of handling practical matters involved in building a home.	3.06	0.73	Agree
AVERAGE MEAN	**2.97**	**0.84**	**Agree**

Table 8 shows the level of Settlement Readiness, with an overall mean of 2.74, interpreted as Agree. The highest mean of 3.06 for “I am prepared to integrate into the local community” suggests that retirees are willing to engage socially and adapt to their new environment. The lowest mean of 2.60 for “I am fully ready to settle and live my retirement life in Dumaguete City” indicates that some retirees may have concerns about long-term adaptation, access to services, or lifestyle adjustment. Studies indicate that settlement readiness involves both logistical and emotional preparedness, including comfort with healthcare access, community integration, and lifestyle satisfaction (Asian Development Bank, 2023). Overall, these results suggest that retirees are moderately ready to settle, with social integration being stronger than overall settlement confidence.

Table 8
The level of Readiness of Retirees planning to settle in Dumaguete City in terms of Settlement Readiness

Indicators	Mean	SD	Description
I am ready to live permanently in Dumaguete City.	2.66	0.97	Agree
I am prepared to integrate into the local community.	3.06	0.73	Agree
I feel comfortable accessing healthcare and essential services in Dumaguete City.	2.74	0.92	Agree
I believe Dumaguete City can meet my needs as a retiree.	2.66	0.94	Agree
I am fully ready to settle and live my retirement life in Dumaguete City.	2.60	1.03	Agree
AVERAGE MEAN	**2.74**	**0.92**	**Agree**

3. Is there a significant influence of Home-Building Intentions on the Readiness of Retirees planning to settle in Dumaguete City?

The results in Table 9 indicate that Commitment Intention is the most influential dimension of Home-Building Intentions on the Readiness of Retirees planning to settle in Dumaguete City. With a standardized coefficient (Beta) of 0.482 and a marginally significant p-value of 0.052, retirees who demonstrate strong commitment to building a home are more likely to be ready for retirement settlement. This finding aligns with previous studies suggesting that concrete behavioral commitment and goal-directed actions enhance retirees’ confidence and preparedness in housing and retirement decisions (Kim & Kwon, 2024; Wang & Shi, 2023). Motivational, Financial, and Planning Intentions showed positive but non-significant effects, indicating that while these factors contribute to readiness, they are not as decisive as the retirees’ commitment to follow through with home-building.

The model’s Adjusted R^2 of 0.334 suggests that approximately 33.4% of the variation in retirees’ readiness can be explained by the combined dimensions of Home-Building Intentions. This demonstrates a moderate explanatory power, highlighting that other factors—such as financial security, social support, and access to local services—may also influence readiness for retirement settlement (OECD, 2022; Asian Development Bank, 2023). The significant ANOVA result (F = 5.269, p = 0.002) confirms that, collectively, Home-Building Intentions are a significant predictor of retirees' readiness, underscoring the importance of addressing housing intentions as part of retirement planning and policy interventions.

Overall, the findings indicate that fostering strong commitment toward home-building can effectively enhance retirees' preparedness to settle permanently in cities like Dumaguete. Retirement planners, policymakers, and housing developers can leverage these insights to support retirees through guidance on construction processes, financial planning, and legal compliance. By promoting commitment-driven planning and providing accessible resources, retirees are more likely to experience a smooth transition to retirement settlement, leading to greater satisfaction, security, and well-being (Eriksson et al., 2022; UN-Habitat, 2022). These results emphasize that psychological and behavioral engagement, particularly commitment, is critical in retirement readiness beyond purely financial or motivational factors.

Table 9
The Test of Significant Influence of Home-Building Intentions on the Readiness of Retirees planning to settle in Dumaguete City

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.884	.570		1.549	.132
Motivational Intention	.093	.152	.106	.613	.545
Financial Intention	.062	.228	.068	.271	.789
Planning Intention	.067	.231	.061	.292	.773
Commitment Intention	.430	.212	.482	2.025	.052

Significant if P-value <0.05
Note: Adjusted R2= 0.334 *ANOVA for Regression: 5.269 p=.002*

CONCLUSION

The findings of the study indicate that retirees generally have a positive level of home-building intentions, with strong motivation and planning evident across multiple dimensions. Retirees value owning a home as a source of security, peace of mind, and autonomy during retirement. Motivational intention, which reflects the desire and personal significance of homeownership, emerged as the highest-rated aspect, suggesting that retirees place considerable importance on establishing a permanent place to live. This demonstrates that emotional and psychological factors are key drivers in retirement-related housing decisions.

In terms of financial intention, retirees generally agree that they are willing and prepared to invest resources toward building a home, though some express concerns about affordability and financial readiness. While most retirees consider home-building a wise financial decision, the perceived financial burden and cost management remain moderate. This suggests that retirees may require additional guidance or planning tools to feel fully confident in their ability to fund construction and ongoing maintenance expenses.

The planning intention of retirees is also strong, indicating that many are actively considering the practical steps required to build a home, including consulting professionals and complying with legal and permit requirements. Retirees demonstrate awareness of the necessary procedures and exhibit proactive behavior in envisioning the design and layout of their homes. This highlights that careful planning plays a crucial role in bridging the gap between intention and actual home construction, supporting smoother transitions into retirement living.

The study shows that commitment intention, although slightly lower than other dimensions, is a critical factor influencing the readiness of retirees to settle permanently. Commitment reflects determination and the willingness to face challenges in home construction. Retirees who demonstrate higher commitment are more likely to convert intentions into concrete action and achieve readiness for settlement. This emphasizes that personal dedication and persistence are essential in realizing retirement housing goals.

Regarding the readiness of retirees, the study finds that financial, psychological, practical, and settlement readiness are generally at a moderate level. Retirees feel reasonably prepared to manage financial responsibilities, handle practical tasks, and integrate into the local community, though some express concerns about overall financial stability and adaptation to a new environment. Psychological readiness shows that retirees are confident and positive about their decisions, while practical readiness reflects moderate knowledge and capability in handling construction-related matters. Settlement readiness, although slightly lower, indicates that retirees are willing to live permanently in Dumaguete City, provided their needs and expectations are met.

Overall, the study concludes that home-building intentions significantly influence the readiness of retirees, with commitment intention playing the most substantial role. While motivation, financial planning, and practical intentions support readiness, the key to successful settlement lies in translating intentions into committed actions. These findings underscore the importance of personal determination, proactive planning, and structured support in ensuring that retirees can achieve a secure, fulfilling, and well-prepared transition into retirement living in Dumaguete City.

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