

INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY: APPLIED BUSINESS AND EDUCATION RESEARCH

2025, Vol. 6, No. 1, 156 – 179

<http://dx.doi.org/10.11594/ijmaber.06.01.11>

Research Article

Analysis of the Trends and Factors Associated with the Availment of Optional Retirement among PNP Personnel

Maria May M. Ambata*, Kyle Gabriel E. Bautista, Noel B. Enoc, Irine B. Hizon, Kevin E. Pamaos, Elizabeth B. Villa, Froilan D. Mobo, Nathaniel S. Golla

De La Salle University - Dasmaringas, City of Dasmaringas, Cavite, Philippines

Article history:

Submission 31 December 2024

Revised 07 January 2025

Accepted 23 January 2025

*Corresponding author:

E-mail:

mrsambata2011@gmail.com

ABSTRACT

This research study aimed to analyze the emerging trends of optional retirement among PNP personnel and present the trends in the NHQ which was the highest number of applicants for early retirement. It focused on ascertaining the various contributory factors that lead to the vast increase in PNP personnel acquiring early retirement. This study also determined the major or common causes why PNP personnel opted to avail of the optional retirement rather than rendering the full length of service. It led to the specification of causal factors including personal reasons, workplace conditions, broader organizational issues, and others. This reflected the complex relationship of personal and organizational dynamics that influence retirement decisions within the PNP organization. This study employed a descriptive method of investigation, utilizing stratified random sampling to select the thirty-six (36) respondents. The information gathered from the group of participants from the records at the PRBS conducted at the National Headquarters (NHQ) of the Philippine National Police situated in Camp Rafael T. Crame, Quezon City. From 2019 to 2024 applicants submitted requests for optional retirement benefits. The findings led the PNP organization to propose recommended policy enhancement by the respondents which may be forwarded to the Administrative and Resource Management Division to retain the remaining personnel and maintain morale, such as providing incentives or professional growth opportunities. The management may also strategize on the effective promotion of the organization to encourage more qualified candidates to apply and sustain the ideal workforce balance within the police organization.

Keywords: *Analysis, Optional Retirement, PNP Personnel, National Headquarters*

How to cite:

Ambata, M. M. M., Bautista, K. G. E., Enoc, N. B., Hizon, I. B., Pamaos, K. E., Villa, E. B., Mobo, F. D., & Golla, N. S. (2025). Analysis of the Trends and Factors Associated with the Availment of Optional Retirement among PNP Personnel. *International Journal of Multidisciplinary: Applied Business and Education Research*. 6(1), 156 – 179. doi: 10.11594/ijmaber.06.01.11

Introduction

The rapid increase in population ageing is generating significant concern across numerous nations regarding the availability of workers for critical roles and responsibilities. A scoping literature review was conducted to identify factors currently linked to early retirement and modern strategies aimed at promoting and supporting extended working lives. (Wilson et al., 2020).

Research on early retirement commenced in the 1980s and became prevalent in the 1990s (Hayward, 1986; Ross, 2010). Only two reviews of the research literature on early retirement have been conducted. A review identified psychological and sociological determinants of early retirement (van Erp, Vermeer, & van Vuuren, 2014). Social norms, default options, and reference-dependent utility were identified as the three primary determinants of early retirement. Social norms refer to personal preferences shaped by social pressure, default options indicate the tendency to choose the easiest route, and reference-dependent utility suggests that specific ages serve as benchmarks for personal decisions and actions (van Erp et al., 2014).

Majorities remain optimistic about their retirement prospects, although workers' and retirees' morale has not fully recovered from the 2023 incline. Increased income confidence among workers and retirees may explain the trend. Pay growth exceeds inflation, according to the U.S. Census. American workers and retirees are beginning to notice this change, with 28% and 32% expressing confidence in their financial stability, which includes secure assets and reliable income. Inflation remains a major cause of Americans' low confidence. For those losing confidence, 31% of employees and 40% of retirees blame inflation. Additionally, 39% of employees and 27% of retirees lack confidence due to insufficient savings. Social Security is the main source of retirement income for Americans. About 88% of employees expect Social Security to provide income in retirement. Nearly all retirees (91%) confirm that Social Security functions as a source of income. Over double the proportion of retirees (62%) indicates that Social Security is a significant income source, compared to the 35% of workers who expect it

to be. Employees request support in emergency savings through their retirement plans. About 66% of employees and nearly 75% of retirees express confidence in their financial ability to handle an emergency expense. Additionally, approximately fifty percent of employees have developed a plan for managing emergency expenses in retirement. However, the ability to allocate funds for emergencies is the most sought-after improvement among workers regarding their retirement savings plans. Individuals are increasingly likely to pursue guaranteed income products for their retirement savings. A substantial number of employees with access to a workplace retirement savings plan view the addition of investment options that provide guaranteed lifetime income as the most advantageous improvement to their plan. This was the second most significant enhancement to their plan according to employees. (Employee Benefit Research Institute, 2024).

The June 2018 Supreme Court ruling in Japan indicates that required retirement, a fundamental aspect of the "lifetime employment" culture prevalent in most Asian nations, continues to exist with certain constraints, prompting employers to consider revising and executing mandatory retirement policies accordingly. The nation's supreme court affirmed that companies may mandate retirement at the designated retirement age and subsequently provide fixed-term contracts with less advantageous conditions, if these conditions are deemed fair.

Japan and other countries mandate or allow mandatory retirement:

- Employees must retire at 55 (or 50) and men at 60. After this age, people can only work under a "services contract" (like an independent contractor agreement) and not a local labor contract. China will likely deny employment permits to anybody over these ages.
- Contracts or work rules may stipulate a retirement age (usually 60).
- The statutory retirement age for private-sector employees is 58, and employers can set enforceable service restrictions.
- At 60 (or sooner if stated in the employer's employment guidelines), employees retire. At that age, their contracts cease and they

receive severance unless they want to work beyond retirement. After retirement, employers may rehire these workers on a fixed-term basis.

Despite these mandated retirement rules, many find early retirement unwise. Technology and medicine enable, motivate, and financially support workers to work past mandated retirement ages. Increased retired employee life expectancy has also put pressure on national pension systems. Recent court ruling shows laws struggle to keep up. (Puckett, 2019).

Retirement marks the commencement of a period of transition that can significantly impact the quality of life and overall well-being. It is crucial to establish a support network and plan to facilitate the retirement transition. Forty (40) percent of retired officers reported experiencing unanticipated difficulties in adapting to retirement, as indicated by a 2018 survey (Baumgart, 2021). These difficulties may result from a perceived loss of identity, financial duress and changes, and the separation from a critical support system—their police family (Carney et. al., 2019).

According to the Office for National Statistics (ONS), utilizing data from the Labor Force Survey, the average retirement age in the United Kingdom is 64.5 years for men and 62.4 years for women (Berry, 2010). In order to assess satisfaction prior to making the definitive choice to retire, three fundamental factors have been delineated by Goldfarb (1994): psychological impacts, prospective career obstacles, and financial considerations (McCormick, 2003). The transition into retirement has significant implications for the mental health and psychosocial wellbeing of individuals who have retired (Khan & Kingston, 2014; Muthondeki, Sirera, & Mwenje, 2014; Ramey, Downing & Franke). The research conducted by Khan & Kingston (2014) indicates that individuals who retire at a younger age may face a greater risk of psychiatric morbidity compared to those who retire at an older age. This state of affairs entails stress, anxiety, and depression (Khan & Kingston, 2014). Nevertheless, Tuohy, Knussen, & Wrennall (2005) propose that the retirement age exerts only a minimal influence on the manifestations of anxiety and

depression among retired police officers. A phenomenological study by Bauger & Bongaardt (2016) aimed to elucidate the experiences and well-being of retirees post-retirement, revealing four fundamental elements that contribute to this phenomenon. This encompasses a balanced way of living, an exploration of new experiences, and a conscious recognition of one's deliberate choices, alongside a feeling of connection within interpersonal relationships (Bauger & Bongaardt, 2016).

Retirement can impact mental health and wellness through various mechanisms, such as the perceived loss of identity, the processing of accumulated stress and trauma, and feelings of unpreparedness for future transitions. A study of retired officers revealed that many encounter conflicting emotions regarding their careers and retirement. Officers may experience conflicting emotions, such as relief from retirement coupled with a diminished sense of identity. Officers can address these conflicting emotions by developing resilience, establishing support and community networks beyond the workplace, and engaging with mental health and wellness services throughout their careers. Understanding the availability of department-provided mental health and wellness peer support resources is essential for both your career and retirement. (Carney et. al., 2019).

The retirement of police officers is regulated by Police Regulations. Police officers retain a statutory right to request continued employment beyond their designated retirement date. The standard retirement age for Federated ranks, ranging from Constable to Chief Inspector, is set at 60 years, while for the rank of Chief Inspector and higher, it is established at 65 years. Officers possess the right to request an extension of their employment beyond their CRA while maintaining the same terms and conditions of their current role. An Officer seeking to extend their employment beyond their CRA must provide evidence of competence through their last two PDRs. This policy stipulates that all requests to extend service beyond the mandatory retirement date will be evaluated and decided on an individual basis. (Retirement Policy, Thames Valley Police, 2019).

Under the INVEST Scheme, uniformed officers of the Singapore Police Force are entitled for retirement benefits. Beginning in their first year of employment and ending when they turn 55, a monthly contribution equal to 7.75% of their gross salary will be credited into their retirement account. In order to generate investment returns, the funds are invested. They can take out the entire amount in their account when they retire.

The current pension system in the Philippines is primarily distinguished by a defined benefit that is meant to shield each member from potential dangers. It is run by the government and boasts one of Asia's oldest systems. The government finances pensions, which are paid out in current income. One group of people is taxed by the government, and the money collected is then transferred to another group (Barr & Diamond, 2006). The pension age is twofold: it is sixty (60) years old for those employed in the private sector and sixty-five (65) years old for those employed by the government. However, by Sections 39 and 74 of RA 6975 concerning Section 34, PCOs/PNCOS, personnel of the Philippine National Police who reach the age of fifty-six (56) and have served for at least ten (10) years previous to retirement are required to leave the PNP.

A scoping review of research articles published from 2013 to 2018 was conducted to identify: (a) factors linked to or contributing to early retirement, and (b) current strategies aimed at helping middle-aged or older individuals prolong their working lives. A scoping review rigorously evaluates published reports from diverse research studies (Arksey & O'Malley, 2005). Scoping reviews, like other types of literature reviews, seek to assess the volume and diversity of research performed on a particular topic or question, while also pinpointing existing evidence and identifying gaps in the evidence associated with that topic (Levac, Colquhoun, & O'Brien, 2010). A significant difference between these two types of reviews is that scoping reviews typically do not eliminate research articles, even in the presence of identified methodological or quality issues (Armstrong, Hall, Doyle, & Waters, 2011). Scoping reviews systematically assess the entirety of published literature to understand the

research and knowledge related to a topic, often one that is emerging or necessitates further exploration (Whittemore & Knafl, 2005).

The Philippine National Police (PNP) was established by Republic Act No. 6975, also known as, "An Act Establishing the Philippine National Police under a Reorganized Department of the Interior and Local Government and Other Purposes" which was enacted on December 13, 1990. This Act provided for the creation of the PNP by integrating the personnel of the Integrated National Police (INP), which was previously established under Presidential Decree No. 765, and the officers and enlisted personnel of the Philippine Constabulary (PC). Today, the PNP stands as the Philippines' primary law enforcement agency, serving as a national, civilian, and community-oriented force under the direct administration and control of the National Police Commission (NAPOLCOM).

The PNP, as the lead agency in safeguarding peace and order, public safety, and security, is committed to ensuring a safe, orderly, and secure environment for all Filipinos. Its responsibilities include law enforcement functions, including maintaining peace and order, protecting life and property, enforcing the law, and preventing and investigating crimes. The PNP is distinguished by its community and service-oriented approach to policing, emphasizing a collaborative relationship with local communities to effectively address public safety concerns.

The PNP Retirement and Benefits Administration Service (PRBS), one of the lead offices that provide frontline service, its main responsibility is to administer PNP pensioners' retirement, separation, and death payments and develop programs to boost their morale and well-being. Retirement planning reduces stress. The PNP Uniformed Personnel Retirement and Separation Benefits include (A) Compulsory Retirement - Officers and non-officers must retire at age 56, except for Chief Superintendent (Police Brigadier General), Director, and Deputy Director General officers, who may be retained for one year. (B) Optional Retirement - After 20 years of acceptable active service, an officer or non-officer may request and obtain legal benefits from the Commission to retire. (C) Total Permanent Physical Disability (TPPD) - An

officer or non-officer who is permanently disabled as a result of injuries or sickness contracted in the performance of his duty as duly certified by the National Police Commission and found and certified by the appropriate medical officer as unfit or unable to perform his duties shall be entitled to one (1) year salary.

The Philippine National Police (PNP) operates a structured retirement system, similar to that of numerous law enforcement agencies worldwide. Personnel are anticipated to retire at the age of 56. Nevertheless, the PNP also permits optional retirement on the basis of the following: a) A uniformed member who has accumulated a minimum of twenty (20) years of active service, with the allied services rendered as a civilian, whether as an official or employee in the Philippine government, being considered active service; b) A uniformed member who has accumulated a minimum of twenty (20) years of active service and is a candidate to be separated from the service; c) A qualified PNP personnel who intends to run for an elective position may be optionally retired provided that they submit their application for irrevocable optional retirement at any time prior to the filing of their certificate of candidacy; and, d) An active member as a non-uniformed personnel who has accumulated a minimum of fifteen (15) years of service.

Although retirement is an inevitable aspect of an employee's career, the decision to participate in the optional retirement program is frequently determined by a variety of factors. Given the rigorous nature of police work, the specific retirement benefits available to them, and the exposure to a variety of physical and psychological stressors, this decision can be particularly complex for PNP personnel.

The number of Philippine National Police (PNP) personnel availing the optional retirement has significantly increased in the last five (5) years. If this phenomenon continues to happen, it will greatly affect the police organization, both immediate and long-term. It may lead huge gap on the ideal police to population ratio, loss of experienced and well-trained personnel, exhaustion to the remaining personnel due to additional workload, budget implications as the organization will need allocate for the respective pensions, recruitment challenges as

they have to train newly-hired personnel, and most importantly, the impact on services if critical positions are not filled immediately as the quality of service will be at stake. Thus, it is vital to identify the contributory factors that lead the PNP personnel to avail the optional retirement.

The process of clearing clearances for police officers who are applying for retirement is characterized by a variety of obstacles, such as the verification and checking of records and documents for the transfer of pensions in the offices of the Philippine Statistics Authority and National Police Commission, as well as the clearance of money, property, and legal matters. Retirement is an essential phase of existence. This is among the most intricate circumstances that an individual may encounter in their lifetime. The moment of retirement from the police service may be difficult or precious for the retiree. Certain factors have led to certain police officers being anxious to retire early, as their tasks are not particularly straightforward. The majority of them refute the current negative issues within the police service. The majority of them may have been affected by the issues. After retirement, certain individuals may experience financial stability. However, it is possible that some individuals may experience health issues. An evaluation of the pension management system of the PNP Retirement and Benefits Administration Service (PRBS) in the Philippine National Police was conducted in this context to further assess the existing processing of documents and clearances, problems encountered, and proposed solutions in the implementation of the PNP's pension management. The study aspires to assist the Organization in exploring the potential for policy enhancement by reviewing existing procedures and guidelines. (Layugan, 2023).

The number of Philippine National Police (PNP) personnel availing the optional retirement has significantly increased in the last five (5) years. If this phenomenon continues to happen, it will greatly affect the police organization, both immediate and long-term. It may lead huge gap on the ideal police to population ratio, loss of experienced and well-trained personnel, exhaustion of the remaining personnel due to additional workload, budget implications as

the organization will need to allocate for the respective pensions, recruitment challenges as they have to train newly-hired personnel, and most importantly, the impact on services if critical positions are not filled immediately as the quality of service will be at stake. Thus, it is vital to identify the contributory factors that lead the PNP personnel to avail of the optional retirement.

It is essential for successful workforce planning, succession management, and the overall well-being of the organization to have a research gap that may be filled by gaining an understanding of the trends and causes for the utilization of optional retirement among PNP officers.

Theoretical Framework

Abraham Maslow, an American psychologist, wrote a paper in 1943 called *A Theory of Human Needs*. He said that the human experience can be broken down into five levels, and that each level is based on different needs. He thought that a person had to have all of their needs met at each level before they could move on to the next level without any problems. Many groups, from self-help experts to C-suite planners and the military, have used Maslow's hierarchy of needs. There may not be a lot of relevance between your pension and eventually your retirement, but the order of needs can help you figure out what you need. Maslow's order of needs helps us understand what kind of human experience we want and makes it easy to plan how to get there. It also helps us understand where we are now and what might be stopping us from moving on to the next step. (Bermudian, 2024).

Physiological, social, self-esteem, and self-actualization (or self-fulfillment) are the five basic wants that Abraham Maslow listed in his *Hierarchy of wants* (2013). Physiological requirements, including sustenance, hydration, rest, and temperature regulation, occupy the base of the pyramid. After that, there are issues of safety, which encompass things like stability, security, and comfort. As we go up the pyramid, we encounter esteem needs like a good self-image, prestige, and status, social needs like a feeling of belonging and companionship, and self-

actualization needs like a sense of fulfillment via progress, innovation, and originality.

Maslow's Hierarchy of Needs is a psychological framework that elucidates human motivation and the sequential nature of needs. This has implications for multiple societal aspects, including availment of the optional retirement of the PNP personnel. The theory posits that optional retirement systems must prioritize the fulfillment of retirees' fundamental physiological and safety needs through the provision of financial support and healthcare benefits. Furthermore, addressing social needs via community-building activities may mitigate social isolation in retirees. Acknowledging the accomplishments of retirees and facilitating avenues for personal development can address their esteem requirements. Optional retirement availment can facilitate retirees' self-actualization by providing flexible retirement options and resources for engaging in meaningful activities. Considering these implications, pension management can extend beyond financial support to encompass the overall well-being of retirees, thereby enhancing the retirement experience.

In *A Theory of Human Needs*, Maslow stated, "Man is a perpetually wanting animal," indicating that it is challenging for individuals to attain genuine contentment with their possessions. In the absence of adequate planning for fundamental needs, retirees frequently have to forfeit significant portions of their bucket list. Regrettably, some individuals may also struggle to fulfill additional needs.

For the Philippine National Police, physiological needs include a place to work, regular monthly salary and allowances, a comfortable and safe working environment, and essential facilities, and equipment needed to perform their police mandates. Safety needs include formal contracts of employment and benefits like a pension scheme for retirement and sick pay. Health and safety should be prioritized in the workplace and operations domains. Promoting teamwork across teams, departments, and levels and fostering team building through social events can help police personnel meet their social demands. Respect for others and praise boost self-esteem. A 360-degree feedback and rating system helps the PNP earn respect and

celebrate their successes. People with high self-esteem are usually stress-resistant. High self-esteem is linked to effectively handling frustrations and threats. Increased professionalism can boost police personnel's self-esteem. Finally, personal development plans, local and international training, secondments, mentoring, and promotion help police officers become their best. By holding talent planning meetings, discussing careers with law enforcement, and offering fast-track management programs, they can self-actualize and prepare for future openings. (Layugan, 2023).

This research is based on PNP Memorandum Circular No. 2014-055, referred to as "Guidelines and Procedures in the Application for Optional Retirement." Under legal requirements, it is essential to establish standard timelines in the Optional Retirement application process to facilitate the prompt disbursement of retirement benefits for retiring PNP personnel who have dedicated significant portions of their lives to public service. The absence of a policy regarding the application of Optional Retirement leads to situations where PNP personnel continue to fulfill their duties without awareness of an issued Order for their optional retirement. These cases contribute to the statistics of unprocessed and unfunded retirement benefits.

The PNP Uniformed Personnel Retirement and Separation Benefits program is made up of:

(A) Compulsory Retirement: Requires both officers and non-officers to retire at the age of fifty-six (56); however, the Commission may permit an officer holding the rank of Chief Superintendent (Police Brigadier General), Director (Police General), or Deputy Director General (Police Lieutenant General) to remain in service for an indefinite period of one (1) year.

(B) Optional Retirement: An officer or non-officer may, at his own desire and with the Commission's consent, retire from the service after accumulating at least twenty (20) years of acceptable active service. These individuals are then eligible to receive benefits as stipulated by law (Ref: Sec 40 RA 6975).

An organization (PNP) must identify and manage numerous interconnected operations, particularly regarding early retirement appli-

cations, to ensure efficient functioning. A process can be defined as "an activity or set of activities that utilizes resources to facilitate the transformation of inputs into outputs." Various types of processes exist. The output of one process often serves as the direct input for the following process. (Juaneza, 2019).

Taylor (2024) states that a literature review seeks to present the established knowledge and ideas on a topic, along with their respective strengths and weaknesses. The writing should be informed by a central concept. This study was guided by the theoretical framework established by the researcher(s). The study identified strengths and weaknesses in PNP Memorandum Circular No. 14-055, leading to the establishment of Guidelines and Procedures for Optional Retirement applications.

Conceptual Framework

Figure 1 illustrated the Input-Process-Output (IPO) Model conceptual framework that underpins the study, which aimed to analyze emerging trends and factors influencing the availment of optional retirement among PNP personnel.

The 'Input' box includes the primary variables that will be assessed based on the profiles of respondents within the Philippine National Police. Additionally, analyzes the trends in optional retirement among PNP personnel over the last five years, emphasizing variations within the NHQ. Finally, identify and analyze the factors influencing the decision of PNP personnel to opt for optional retirement.

The 'Process' box contains the information and data that will be gathered in the 'input' box through the use of a research instrument that is researcher-made. The same will be further processed using inferential statistics. The frequency and percentages will be tallied and descriptive statistics will be computed to determine the evaluation of the implementation of the emerging trends and factors influencing the availment of optional retirement among PNP personnel.

The results will be analyzed and interpreted and made an integral part in coming up with an Inter-agency Collaborative Policy Enhancement, as presented in the 'Output' box.

The success of policy enhancement in the pension management of the Philippine National Police relies on the quality of design and governance in the administration and processing of documents, an effective communication network with other government offices for the issuance of clearances, and the development of accurate data and record-keeping mechanisms through responsive governance. Effective governance is essential for rebuilding trust in government. In this context, reforms in public administration are essential to foster

responsive governance and to rebuild trust in government. In a government marked by corruption, inefficiency, and ineffectiveness, restoring trust is essential. Multiple studies have been carried out; however, there has yet to be a study focused on the evaluation of the policy in the retirement process. Additionally, the researcher undertook this study as he is currently positioned at the PNP Retirement and Benefits Administration Service (PRBS). (Layugan, 2023).

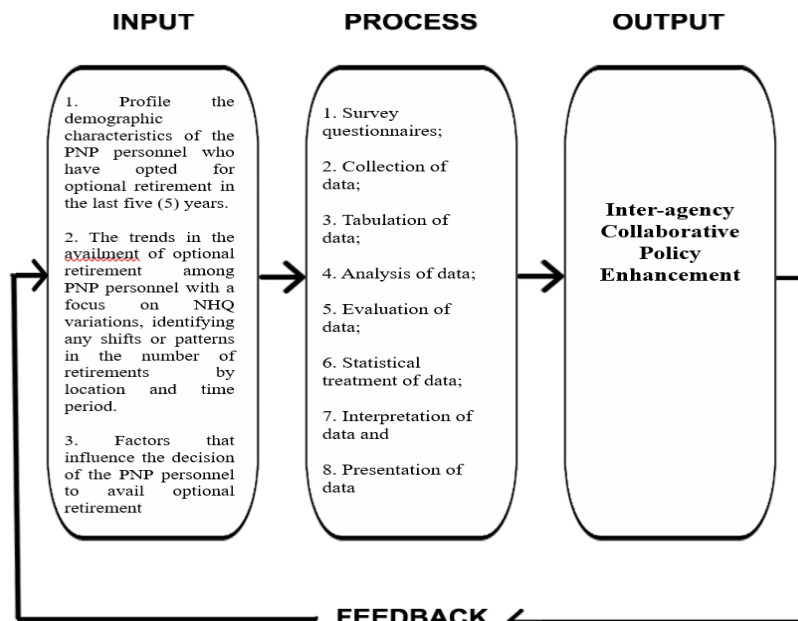


Figure 1. Conceptual Framework of the Study

Figure 1. Conceptual Framework of the Study

Statement of the Problem

The main objective of this research study was to analyze the emerging trends and the factors influencing the availment of optional retirement among PNP personnel.

Specifically, the study sought to answer the following sub-problems:

- 1 Profile the demographic characteristics of the PNP personnel who have opted for optional retirement in the last five (5) years, analyzing key variables such as:
 - 1.1 Age,
 - 1.2 Rank,
 - 1.3 Length of Service,
 - 1.4 Gender
 - 1.5. Region

- 2 Examine the trends in the availment of optional retirement among PNP personnel over the past five (5) years, with a focus on NHQ variations, identifying any shifts or patterns in the number of retirements by location and time period.
 - 2.1 Ideal police to population ratio,
 - 2.2 Loss of experienced and well-trained personnel,
 - 2.3 Exhaustion to the remaining personnel due to additional workload,
 - 2.4 Budget implications as the organization will need allocate for the respective pensions,
 - 2.5 Recruitment challenges as they have to train newly-hired personnel,

- 2.6 Impact on services if critical positions are not filled immediately as the quality of service will be at stake.
- 3 Identify and analyze the factors that influence the decision of the PNP personnel to avail optional retirement, including:
 - 3.1 Personal,
 - 3.2 Professional,
 - 3.3 Organizational, and
 - 3.4 Socio-economic Factors.

Research Method

This section established the methodology employed in this investigation. This also offers a comprehensive explanation of the data acquisition method and the selected mode of analysis. The research method encompasses a variety of instruments that are employed to conduct various categories of investigations. Consequently, it is crucial to choose a method that is precise and aligns with the research objective.

Research Design

Descriptive research emphasized the specific research question, design, and data analysis employed for a particular subject. Descriptive statistics elucidated existing conditions, whereas inferential statistics endeavor to ascertain causal relationships. According to Glass and Hopkins (1984), descriptive research involved the acquisition of data that characterizes events, followed by the organization, tabulation, representation, and elucidation of the data.

Quantitative research was primarily categorized into two domains: descriptive studies that outline events and studies focused on identifying inferences or causal relationships. Descriptive studies focus on identifying "what is," utilizing observational and survey methods to gather descriptive data (Borg & Gall, 1989).

This research utilized a descriptive method of investigation. This study was suitable as it examines the emerging trends and factors affecting the decision to opt for retirement among personnel of the Philippine National Police. It focuses on the demographic characteristics of those who have chosen optional retirement over the past five years, analyzes trends in retirement availment with particular attention to variations within the NHQ, and identifies shifts or patterns in retirement numbers based on location and time. Additionally, it explores the factors that influence PNP personnel's decisions regarding optional retirement. The descriptive method is a systematic approach for gathering, analyzing, and utilizing information to address inquiries regarding projects, policies, and programs, especially concerning their effectiveness and efficiency.

Research Locale

This study took place at the National Headquarters (NHQ) of the Philippine National Police located in Camp Rafael T. Crame, Quezon City. Thirty-six (36) applicants from 2019 to 2024 submitted requests for availment of optional retirement.

Table 1. Total Number of PNP Personnel with Issued Order by Effective Year of Early Retirement

Unit Office	2019	2020	2021	2022	2023	2024	TOTAL
NHQ	9	8	4	3	8	3	36

Respondents of the Study

The participants in the study included retirees (optional) from the PNP PCO and PNP PNCO at the National Headquarters, covering the period from 2019 to 2024.

Population and Sampling Scheme

This study employed stratified random sampling for selecting the respondents. The data will be collected from the pool of respondents from the records at the PRBS. This involved

statistical inference made using a subset of a population. For stratified random sampling, a population was divided into groups that share characteristics called strata. The strata were formed based on members' shared attributes or characteristics, such as income or educational attainment. Stratified random sampling had numerous applications and benefits, such as studying population demographics and life expectancy. It was also called proportional random sampling or quota random sampling. To

save time and money, and to make the research more feasible, an analyst may select a small group from the overall population. This was known as sampling. The small group is referred to as a sample size, which is a subset of the population used to represent the entire population. A sample may be selected from a population in many ways, one of which is the stratified random sampling method. (investopedia.com)

Groups	Population	Sample size
PNP PCO	12	12
PNP PNCO	24	24
TOTAL	36	36

Research Instruments

In this study, the main gathering instrument was the survey questionnaire distributed online through Google Form. It was formulated by the researcher(s) with the guidance of the research adviser. This composed of three parts. Part one was the demographic characteristics of those who have chosen optional retirement over the past five years, part two, analyzed trends in retirement availment with particular attention to variations within the NHQ, and identify shifts or patterns in retirement numbers based on location and time. Part three explored the factors that influence PNP personnel's decisions regarding optional retirement. The questionnaire was undergoing validation. They were validated by a police officer assigned at PRBS at Camp Crame, a PNP officer retiree and a faculty member from the CCJEGS of DLSU-D.

Data Gathering Procedures

After the final draft of the instrument, the next step involved ascertaining the issues and concerns relevant to the theme of the study through document review and analysis. This process aimed to sort out and identify the diverse bases of secondary data, including books, guidelines, journals, internet websites, and other documents related to the topic. Second, approval secured from the concerned authorities to conduct the study. Third, all the requirements set by the Institutional Ethics will be complied with.

Statistical Treatment of Data

The statistical tools that were used in the treatment of data and their corresponding formula are enumerated as follows:

1. Weighted Mean. It was used to determine the average in the responses of the respondents using the four-point scale in the assessment of the (2) groups of respondents in the Philippine National Police NHQ. The first scale utilized the sub-problems No. 2 and No. 3

Weight	Scale	Verbal Interpretation
4	3.26 – 4.00	Highly Perceived (HP)
3	2.51 – 3.25	Perceived (P)
2	1.76 – 2.50	Least Perceived (LP)
1	1.00 -1.75	Not Perceived (NP)

2. Frequency, Percentage and Rank. The researcher(s) utilized frequency counts and percentages to analyze the demographic profile of the respondents. The corresponding percentages were displayed in tables of percentage and frequency distribution. The frequency of responses for each demographic item was assessed for descriptive analysis, facilitating the identification of the number of cases within each category.

3. Slovin Formula. A statistical formula that calculates the sample size needed for a study when the population size and margin of error are known. Slovin's formula is used when there's not enough information about the population's behavior to determine the appropriate sample size. It's a random sampling technique that allows researcher(s) to estimate the population with a given level of confidence.

Ethical Consideration

The researcher(s) took into account the subsequent ethical guidelines during the collection of raw data: The researcher(s) used the survey with careful consideration of the respondents' demographic profiles and make a personal commitment to safeguarding the identities of individuals who will observe or interact with, even in informal settings. Confidentiality upheld consistently throughout the research project, encompassing all phases from

data collection to data analysis. The sensitivity checks on the questions in the questionnaires was designed and verified.

Results and Discussions

This section contained the presentation, interpretation, and analysis of data to answer the main problem and sub-problems of this study. It was outlined in accordance with the statement of the problem in Chapter 1.

Sub-problem No. 1. Profile the demographic characteristics of the PNP personnel who

have opted for optional retirement in the last five (5) years.

1.1 Type of Respondents

Table 1 below shows the computation of frequency of the respondents. Based from the stratified random sampling design, the total sample size of thirty-six (36) computed from the slovin formula consists of twelve (12) Police Commissioned Officer (PCO) and twenty-four (24) Police Non-Commissioned Officer (PNCO). The retrieval rate was 100%.

Table 1. Type/Category of Respondent

Type/Category of Respondent	f	%
Police Commissioned Officer	12	33%
Police Non-Commissioned Officer	24	67%
Total	36	100%

Legend: F – Frequency; P – Percentage

1.2 Age of Respondents

Table 2 shows the distribution of the respondents according to age.

Of the thirty-six (36) police personnel, majority of 30 or 83 percent of them are at the age bracket 51-60 years old, implying that most of them are middle aged that is just one milestone that signals that they may be officially consid-

ered a “senior.”. There are four (4) or 11 percent who are age 41 to 50, while two (2) are at the age bracket 61years and above. No police respondent in this study had age lower than 41.

Overall, the respondents of the study are mainly belonging to the age bracket 51-60 with. All age brackets are representing with lowest at 2 or 6 percent for 61 years old and above.

Table 2. Age of the Respondents

Age	Frequency	Percentage
51 – 60 years old	30	83%
41 – 50 years old	4	11%
61 years old and above	2	6%
Total	36	100%

Legend:

F – Frequency

P – Percentage

1.3 Gender / Sex of Respondents

Table 3 shows the distribution of the respondents according to gender or sex.

Among the police respondents, 30 or 83 percent are male, while 6 or 17 percent are female.

The overall data reveals that most respondents are male, suggesting a prevailing dominance of males within the PNP workforce.

Table 3. Sex of the Respondents

Sex	Frequency	Percentage
Male	30	83%
Female	6	17%
Total	48	100%

Legend: F – Frequency; P – Percentage

1.4 Civil Status of the Respondents

Table 4 shows the distribution of the respondents according to civil status.

Majority of the police respondents, 36 or 100 percent, are married. None are single, widow/er or separated.

Table 4. Civil Status of the Respondents

Civil Status	Frequency	Percentage
Married	36	100%
Total	36	100%

Legend: F – Frequency; P – Percentage

1.5 Educational Attainment of the Respondents

Table 5 shows the distribution of the respondents according to civil status.

The total respondents are mostly college graduates with twenty-six (26) or 72 percent. There are ten (10) or 28 percent masteral degree holders. None had a doctoral degree.

Table 5. Educational Attainment of the Respondents

Educational Attainment	Frequency	Percentage
College Graduate	26	72%
MS/MA Graduate	10	28%
Total	48	100%

Legend: F – Frequency; P – Percentage

1.6 Length of Service of the Respondents

Table 6 illustrates the years of service or experiences of respondents.

Of 36 respondents, twenty-two (22), or 61 percent, have 25-29 years of service, followed

by those who have 30-34 years of service with seven (7) responses, or 19 percent.

On the other hand, five (5) respondents, or 14 percent, have 20-24 years of service, followed by two (2), or 6 percent, have 35 years and above of service.

Table 6. Years of Service of the Respondents

Length of Service	Frequency	Percentage
25 – 29 years in service	22	61%
30 – 34 years in service	7	19%
20 – 24 years in service	5	14%
35 years and above	2	6%
Total	48	100%

Legend: F – Frequency; P – Percentage

1.7 Rank of the Respondent

Table 7 shows that the respondents mostly hold the ranks of Police Executive Master Sergeant (PEMS) nine (9) or 25 percent, it is a second level rank, along with the ranks of Patrolman/Patrolwoman (Pat) and below, Police Chief Master Sergeant (PCMS), six (6) or 17 percent, a rank in the Philippine National Police

(PNP) a non-commissioned officer (PNCO) rank and Police Lieutenant Colonel (PLTCOL), six (6) or 17 percent, a commissioned officer. Based on the data, 4 out of 36 (11 percent) respondents are PSMS and PSSG, while 2 out of 36 (6 percent) are PCPT. On the other hand, 1 out of 36, or 3 percent, are PBGEN, PCOL, PLT, and PCPL.

Table 7. Rank of the Respondents

Rank	Frequency	Percentage
PBGEN	1	3%
PCOL	1	3%
PLT	1	3%
PCPL	1	3%
PCPT	2	6%
PLTCOL	6	17%
PEMS	9	25%
PCMS	6	17%
PSMS	4	11%
PSSG	4	11%
Total	48	100%

Legend: F – Frequency; P – Percentage

Sub-problem No. 2. Trends in the availment of optional retirement among PNP personnel over the past five (5) years in terms of:

- 2.1 Ideal police to population ratio,
- 2.2 Loss of experienced and well-trained personnel,
- 2.3 Exhaustion to the remaining personnel due to additional workload,
- 2.4 Budget implications as the organization will need allocate for the respective pensions,
- 2.5 Recruitment challenges as they have to train newly-hired personnel,
- 2.6 Impact on services if critical positions are not filled immediately as the quality of service will be at stake.

Table 8 presents the assessment of the respondents on the trends in the availment of optional retirement among PNP Personnel in terms on the above cited variables.

The police personnel assess the trends on the availment of optional retirement as perceived, with an overall weighted mean of 3.20.

All police personnel indicator for an increase in early retirement will diminish the uniformed manpower of the PNP to the optimal police-to-population ratio of 1:505 as highly perceived with overall weighted mean of 3.50, with the indicator excessive demands and workloads can also increase the risk of injury, highlighting the need for a balanced approach to organizational safety and well-being obtains the second highest overall weighted mean of 3.45 or highly perceived.

A lack of experienced and well-trained PNP officers can lead to misconduct and abuse of authority receives the overall weighted mean of 3.43, highly perceived.

The lowest indicator, assess the impact of unfilled key positions within the PNP on the delivery of quality service, as it optimizes response operations by coordinating organizational activities to mitigate the escalation of critical incidents garnered a weighted mean of 2.33 least perceived.

Table 8. Trends in the Availment of Optional Retirement among PNP Personnel Over the Past Five (5) Years

Indicators	Weighted Mean	Interpretation (I)
1. An increase in early retirement will diminish the uni-formed manpower of the PNP to the optimal police-to-population ratio of 1:505.	3.50	Highly Perceived (HP)
2. The government is aiming to boost recruitment in the po-lice force to strengthen its efforts in addressing criminal activity in the country, which has been impacted by a shortage of personnel resulting from a rise in early retire-ments.	3.40	Highly Perceived (HP)
3. A lack of experienced and well-trained PNP officers can lead to misconduct and abuse of authority.	3.43	Highly Perceived (HP)
4. Excessive demands and workloads can also increase the risk of injury, highlighting the need for a balanced ap-proach to organizational safety and well-being.	3.45	Highly Perceived (HP)
5. Due to the high number of applications, the PNP Pension Fund may not be able to comply with the stringent Com-mission on Audit's budgeting and auditing standards, de-spite the fact that the PNP allocated billions of dollars to the fund.	3.08	Perceived (P)
6. Assess the impact of unfilled key positions within the PNP on the delivery of quality service, as it optimizes response operations by coordinating organizational activities to mitigate the escalation of critical incidents.	2.33	Least Perceived (LP)
Overall Weighted Mean	3.20	Perceived (P)

Legend:

Scale	Interpretation
4	Highly Perceived (HP)
3	Perceived (P)
2	Least Perceived (LP)
1	Not Perceived (NP)

In terms of ideal police to population ratio:

On the study of Orrick (2008), He stated that issues on the police organization becomes more severe by external and internal factors. Police Departments restricted from filling vacancies possess a reduced number of experienced officers to replace senior personnel, resulting in diminished perceptions of law enforcement as a viable career option. Over the next five years, the departure of baby boomers (people born approximately between 1946 to 1964) will significantly decrease the labor market population. Alongside an improving economy, these conditions will lead to intense competition for skilled candidates. Failure of police

agencies to implement proactive measures to address this issue may result in a significant disproportion within various police departments regarding the ratio of experienced officers to new recruits. Agencies characterized by elevated turnover rates and a workforce of less experienced officers are likely to experience diminished productivity and a decline in the quality-of-service delivery over time.

In terms of loss of experienced and well-trained personnel:

Isla (2023) stated that police officers who are profoundly committed to their profession are leaving it sooner than expected. This

phenomenon is observed not solely in the Philippines but also across diverse regions of the world. Consequently, law enforcement agencies are facing considerable difficulties in sufficiently filling the vacant positions, which negatively impacts the citizens (community) who depend on police services for their safety and security. It is therefore fitting to undertake an investigation focused on elucidating the elements that drive these police officers to leave their vocation. The governance and oversight of the police organization should focus on tackling the fundamental issues that lead to the swift turnover of staff.

In terms of exhaustion to the remaining personnel due to additional workload:

Police officers' roles are considered particularly stressful and demanding due to various operational and occupational stressors, including exposure to violence, negative interactions with citizens, and irregular shift work (Berg et al., 2006; Biggam et al., 1997). Simultaneously, notable stressors associated with police operations are often linked to the inherent characteristics of police work. The investigation of homicide is linked to cognitive and emotional stress in police personnel, including intrusive thoughts, disrupted sleep patterns, and low mood (Roach et al., 2017). A recent survey in the UK indicated that approximately 90% of 16,857 police officers had encountered a work-related traumatic event, with nearly one in five reporting subsequent post-traumatic stress symptoms (Police Care UK, 2019). Extended exposure to occupational stress correlates with numerous negative health outcomes, with police officers exhibiting increased risks for cardiovascular disease and elevated levels of psychological distress relative to other occupational groups (e.g., Violanti et al., 2006). Burnout is a syndrome induced by elevated job demands and persistent work stress, recognized as a significant health risk for police officers (Santa Maria et al., 2018; Stearns and Moore, 1993).

Burnout serves as an influential variable in the correlation between job demands and counterproductive work behaviors among police officers (Smoktunowicz et al., 2015) and is linked to job dissatisfaction and intentions to

leave the workforce (Pines and Keinan, 2005). Moreover, burnout is a contributing factor to the onset of depression (Hakanen et al., 2008), which correlates with diminished work performance (Lerner and Henke, 2008) and heightens the likelihood of police officers acquiring metabolic disorders (Hartley et al., 2012).

In terms of recruitment challenges as they have to train newly-hired personnel:

A 2019 survey conducted by the International Association of Chiefs of Police (IACP) revealed that 78% of the agencies surveyed faced challenges in recruiting sufficient officers. The survey indicated that the recruitment difficulty is pervasive, impacting police agencies of various sorts, sizes, and locations throughout the United States (IACP, 2023). The circumstances deteriorated further in 2020 due to a global epidemic, highly publicized instances of police misbehavior, community opposition, and a reform initiative to "defund the police." Staffing in a sample of police forces servicing large cities decreased by 80% from 2019 to 2023. The Police Executive Research Forum indicated a persistent decrease in the number of police personnel from 2020 to 2023, and by only a slight uptick in 2024 (Asher, 2024). This occurs despite heightened recruitment during the same timeframe, suggesting that a larger proportion of police officers are departing the profession than those joining it. In New York City, almost 4,000 officers resigned from the force in 2022, marking the highest resignation rate since the September 11, 2001 attacks on the World Trade Center. The difficulty in recruiting new officers exacerbates the problem, resulting in existing officers being overburdened and increasingly susceptible to burnout and possible resignation. (Daily Mail, 2017).

In terms of budget implications as the organization will need allocate for the respective pensions:

An increasing number of police officers in the United Kingdom and other European countries are voluntarily leaving the service. The reduction in police officer numbers, coupled with a more complex pattern of emerging crime and the subsequent impact of budgetary cuts to public services, indicates challenging

circumstances for policing services, necessitating the knowledge and expertise of experienced personnel. The increasing rates of voluntary resignations within police forces nationwide, coupled with the demanding objective of recruiting 20,000 new officers over three years, seem to have catalyzed a renewed emphasis on retention (Home Office, 2019). In times of robust recruitment, this issue may not seem pressing; however, certain UK police forces are experiencing a shortfall in applications relative to available vacancies. Channan, S. and Bennet, S. (2021) conducted a study to investigate the reasons behind the premature departure of police officers from the profession. Several identified reasons were associated with organizational factors, inadequate leadership, limited opportunities for advancement, and personal factors.

In terms of impact on services if critical positions are not filled immediately as the quality of service will be at stake:

The Philippine National Police, or PNP, deals with the persistent issue of police retention. A significant number of police officers are resigning, often as a result of being compelled to do so due to their involvement in administrative and criminal offenses. This situation arises from the ongoing matter involving high-ranking officials who are being requested to resign due to certain irregularities in their conduct. Another concern pertains to the elimination of certain benefits or incentives typically afforded to law enforcement personnel. There exists a prevailing concern regarding the potential reduction or substantial alteration of the retirement benefits currently afforded to the police,

which may adversely impact their situation. Consequently, numerous individuals have chosen or are currently considering resignation or the option of early retirement (Pamintuan, A., 2023). Nonetheless, the matter of voluntary resignation among police personnel has persisted for some time, preceding the current concerns regarding the involvement of police within the PNP.

Sub-problem No. 3. Factors that influence the decision of the PNP personnel to avail optional retirement.

The respondents address the factors that influence the decision of the PNP personnel to avail optional retirement in terms of personal, as highly perceived with a grand overall mean of 3.36.

The highest indicator is to provide with a practical foundation subsequently adjusted it for clear alterations in retirement with an average weighted mean of 3.55 or highly perceived. This implies that the police personnel highly create a realistic bases of their money that can be changed to fit a clear modification on their optional retirement for the PNP organization.

On the other hand, the second highest indicator is essential to understand the (your) spending habits prior to retirement and to have a realistic expectation of your expenses in retirement with an average weighted mean of 3.48 or highly perceived.

Other indicator assesses as perceived such the job is tiresome or if the organization is hiring younger recruits, it might be time to consider a change with average weighted means of 3.08.

Table 9. Respondents Assessment the Factors that Influence the Decision of the PNP Personnel to Avail Optional Retirement in terms of Personal

Indicators	Weighted Mean	Interpretation (I)
1. The job is tiresome or if the organization is hiring younger recruits, it might be time to consider a change.	3.08	Perceived (P)
2. If you plan to retire eventually, you might be ready at how much money you need to sustain your presence life.	3.43	Highly Perceived (HP)
3. Develop a financial investing strategy because defined you'll need this strategy to protect your money.	3.28	Highly Perceived (HP)

Indicators	Weighted Mean	Interpretation (I)
4. It is essential to understand your spending habits prior to retirement and to have a realistic expectation of your expenses in retirement.	3.48	Highly Perceived (HP)
5. Provide with a practical foundation subsequently adjusted it for clear alterations in retirement.	3.55	Highly Perceived (HP)
Overall Weighted Mean	3.36	Highly Perceived (HP)

Legend:

Scale	Interpretation
4	Highly Perceived (HP)
3	Perceived (P)
2	Least Perceived (LP)
1	Not Perceived (NP)

Tufano, S. (2018) utilized a descriptive correlational research design involving 204 individuals who exited the PNP due to reaching retirement age, voluntary resignation, or forced resignation. The study measured their perceptions concerning police-related fields, police support services (administrative), and the duration of retirement, as well as the adjustment experiences of those who were forced to resign compared to those who resigned voluntarily. The findings indicated that individuals who chose to resign demonstrated superior adjustment compared to those who were compelled to leave the service. The examination of role identity and the transition from police department to civilian life indicates that officers who voluntarily retire tend to adapt more effectively than those who are compelled to resign due to age or other factors. The analysis conducted using ANOVA at a 0.05 significance level indicated no significant difference between individuals who voluntarily resigned and those who were compelled to resign, as well as in relation to the length of the retirement period. The study concludes that even after retiring from police service, former officers often choose to pursue additional employment, whether it is connected to their previous work or in a different field.

Meanwhile, the Government Service Insurance System (GSIS) recognizes the goals of the proposed legislation designed to offer government employees the chance for early retire-

ment and the fulfillment of their earned benefits. Recognizing that changes to the benefit package come with related fund liabilities is crucial, especially given the current difficult investment climate and the continuous rise in government employees' monthly salaries. The increase in GSIS's liability is attributable to the pension being calculated based on the monthly salary. GSIS expresses concern as the rise in its liabilities corresponds with a decline in fund income due to low market interest rates. The market interest rate is outside the control of GSIS. GSIS, which previously earned double-digit rates, is now earning only single-digit rates.

GSIS expresses significant concern that the delayed receipt of benefits from early retirement will persistently reduce actuarial longevity. To address this issue, two options may be considered: increasing contributions from current employees or reducing benefits for both current and future pensioners. (<https://www.gsis.gov.ph/>).

The establishment of a retirement fund by the Landbank of the Philippines (LBP) is essential for ensuring compliance with relevant legal requirements:

- R.A. 7641 – The New Retirement Law
- R.A. 4917 is legislation that stipulates retirement benefits for employees of private firms are exempt from attachment, levy, execution, or any form of taxation.

The employee's retirement benefit is based on the fund's contributions and income, if applicable, which is the participant's account contribution adjusted for expenses, investment income or losses, and forfeitures.

For the LBP, the advantages of establishing a retirement fund for the employees:

- Offers financial assistance following work termination or in cases of death, illness, and disability;
- Facilitates capital creation through tax savings; and
- Offers a financial buffer in the event of corporate layoff or redundancy. (<https://www.landbank.com>)

Table 10 presents the assessment of the respondents on addressing the factors that influence the decision of the PNP personnel to avail optional retirement in terms of personal, as highly perceived with a grand overall mean of 3.51.

The objective of career development is to acquire control over retirement planning, make informed decisions, and enhance self-confidence in one's capabilities. The police personnel appraised the indicator as highly perceived with a grand overall weighted mean of 3.86. To complement this indicator, early retirement stage is completed by implementing choice through the selection of training, preparation, and acquisition of a specified occupational position with a weighted mean of 3.72 interpreted as highly perceived.

However, the lowest indicator the transition from government to private sector necessitates a comprehensive evaluation of satisfaction with the existing role and a detailed analysis of relevant work objectives concerning future goals garnered an overall weighted mean of 3.11 interpreted as perceived.

Table 10. Respondents Assessment the Factors that Influence the Decision of the PNP Personnel to Avail Optional Retirement in terms of Professional

Indicators	Weighted Mean	Interpretation (I)
1. The objective of career development is to acquire control over retirement planning, make informed decisions, and enhance self-confidence in one's capabilities.	3.86	Highly Perceived (HP)
2. The ability to interact effectively with other adults/ retirees involves guiding them to balance cooperative and competitive behaviors to achieve their objectives while maintaining professional relationships with others.	3.22	Perceived (P)
3. This reflection of preferences in retirement is succeeded by the application of experienced vocational self-concept into educational and occupational selection.	3.66	Highly Perceived (HP)
4. Early retirement stage is completed by implementing choice through the selection of training, preparation, and acquisition of a specified occupational position.	3.72	Highly Perceived (HP)
5. The transition from government to private sector necessitates a comprehensive evaluation of satisfaction with the existing role and a detailed analysis of relevant work objectives concerning future goals.	3.11	Perceived (P)
Overall Weighted Mean	3.51	Highly Perceived (HP)

Legend: Scale Interpretation
 4 Highly Perceived (HP)
 3 Perceived (P)
 2 Least Perceived (LP)
 1 Not Perceived (NP)

To mitigate the ongoing trend, it is imperative for organizational leaders to establish a systematic approach for addressing the concerns of police personnel who may be contemplating alternative employment options. To achieve this objective, it is essential for supervisors to discern which officers might be contemplating resignation or opting for early retirement. In certain instances, the initial sign that an employee is departing or retiring manifests when they present a letter of retirement or resignation.

In many cases, individuals tend to convey nuanced signals indicating they are contemplating various aspects of their existence. In these periods, individuals tend to embark on substantial transformations. These phases may be associated with the arrival of a grandchild, the graduation of children from high school or college, the dissolution of a marriage, the experience of widowhood, or the initiation of investment endeavors. (Kouzes et. al, 2022).

Litsey et. al., (2019) conducted an exploratory qualitative study that explains the experiences of 36 former police officers who departed from the law enforcement agency before reaching retirement age. Among the prevalent themes extracted from the participants' statements was the significance of training and education. This indicates that, owing to a perceived deficiency in skills and knowledge stemming from their training and education, certain police officers were compelled to exit the field of law enforcement. Additional themes that surfaced include deficiencies in leadership training, the need for transparent processes, and an emphasis on medical conditions and mental health wellness.

A study within a Middle East policing organization identified that an imbalance between work and family, along with limited support for workplace stress from social and organizational sources, increases intentions for early retirement. The research assessed demographic variables, job satisfaction levels, and social conditions associated with the likelihood of early retirement intentions. The findings contribute to the emerging research and policy formulation regarding the factors influencing early retirement, specifically through (a) the replicable design and analysis approach

utilized in the study and (b) the assessment of non-work social factors. (AlKaabi et. al., 2022).

The study uniquely evaluates the relationship between the frequency of meeting friends and the risk of early retirement intentions. Two factors may account for the elevated risk of early retirement intentions among individuals who socialize with friends less frequently than once a week. The police occupation is predominantly male-dominated. In the present study, females constituted only 9% of the sample. The report by Kisiel (2013) indicates that men who engage in more frequent social interactions with friends exhibit better health outcomes and faster recovery from illnesses. Secondly, the literature identifies meeting friends as a coping strategy for managing workplace stress (Granderson, 2020; Roeder et al., 2020; Doolittle, 2021).

People who transition from government to private-sector work may be able to claim retirement benefits from both a government pension and a retirement plan provided by a private employer. Another reason people leave government positions is that a private-sector post may appear to be an attractive change of pace or a chance for career advancement. Finally, the occupations of government personnel may be vulnerable to political changes depending on the government's leadership. Some government personnel find this aspect of their professions tough. (<https://www.indeed.com/career-advice>).

Table 11 presents the assessment of the respondents on the factors that influence that decision of the PNP personnel to avail optional retirement in terms of organization.

The police personnel address the factors affecting the influence of PNP personnel to avail optional retirement in terms of organization, as perceived with an overall weighted mean of 3.23.

Their highest assess indicator employees were more likely to retire their jobs if they had little said in their work and were constantly micromanaged with a weighted mean of 3.43 or highly perceived.

The lowest indicator organizational transformation and psychosocial work environment's effects on early retirement with a weighted mean of 2.81 or least perceived.

Table 11. Respondents Assessment the Factors that Influence the Decision of the PNP Personnel to Avail Optional Retirement in terms of Organization

Indicators	Weighted Mean	Interpretation (I)
1. The importance to find a balance between job duties and freedom the demands were understood in terms of numbers, like the number of jobs, the amount of work, and the time constraints.	3.28	Highly Perceived (HP)
2. The extent to which an employee can make decisions concerning their work-related responsibilities and the terms of employment. If an employee believes they are being controlled and forced to execute their job, they may decide to retire or discontinue professional activity.	3.33	Highly Perceived (HP)
3. Employees were more likely to retire their jobs if they had little say in their work and were constantly micromanaged.	3.43	Highly Perceived (HP)
4. For seniors, job possibilities include chances to learn, get better, be rewarded, be recognized, and be happy at work.	3.28	Highly Perceived (HP)
5. Organizational transformation and psychosocial work environment's effects on early retirement.	2.81	Least Perceived (LP)
Overall Weighted Mean	3.23	Perceived (P)

Legend:

Scale	Interpretation
4	Highly Perceived (HP)
3	Perceived (P)
2	Least Perceived (LP)
1	Not Perceived (NP)

People leave their managers, not their jobs. An employee's relationship with their immediate supervisor is the most important internal element influencing their decision to stay or leave their work. The failure of law enforcement agencies to develop officers' leadership potential across the board is one of the biggest issues they will face in the near future. All too frequently, people are promoted to supervisory positions without receiving any training on how to carry out their new duties. Because of this, they treat workers the same way their bosses treated police years before. Moreover, poor connections between officers and their immediate supervisors are a primary driver of employee opting to avail early retirement; thus, management must prioritize supervisor selection and development. (Pophal, 2002).

Insufficient social support from colleagues or supervisors in the workplace has been linked to a heightened risk of early retirement intentions (Elovainio et al., 2005; Han et al.,

2015). Insufficient social support can render work environments less appealing to employees, thereby serving as a 'push factor' that promotes intentions for early retirement (Hofstetter and Cohen, 2014). Social support may indirectly influence early retirement intentions by mediating the effects of other occupational stressors, thereby mitigating their consequences (Cohen and Wills, 1985; House et al., 1988).

Box management styles, hierarchical organizational structures, and a reliance on rigid operating processes continue to be characteristics of many organizations. A transactional leadership style is the foundation of this rule-based, compliance-oriented organization. Today's officers are looking for a workplace that inspires them on an inside level. Leaders need to engage their officers' hearts and minds in order to do this. Officers are required to assume responsibility for the different projects in which they are involved. (Kaye & Evans, 2009).

Table 12 presents the assessments of the respondents on the factors that influence the decision of the PNP Personnel to avail optional retirement in terms of socio-economic.

The police personnel address the factors that influence the decision of the PNP Personnel to avail optional retirement in terms of socio-economic as perceived with a grand mean of 2.63.

The perception of personnel on the indicator that their children and grandchildren rely

heavily on them for financial support throughout their retirement. assesses as highly perceived with an overall weighted mean of 3.44.

Their main weakness or the lowest overall weighted mean on the retirement fund is either wasted on needless extravagance or drained as a result of poor business decisions, or it is left in savings accounts that generate almost little return with 2.17 least perceived.

Table 12. Respondents Assessment the Factors that Influence the Decision of the PNP Personnel to Avail Optional Retirement in terms of Socio-Economic

Indicators	Weighted Mean	Interpretation (I)
1. Employees rarely prepare for retirement and rely on the mandated employer retirement payment or the state-sponsored GSIS for government employees.	2.86	Perceived (P)
2. Their children and grandchildren rely heavily on them for financial support throughout their retirement.	3.44	Highly Perceived (HP)
3. Dependence on the retirement savings indicates its unsustainability.	2.80	Perceived (P)
4. Employees' lack of financial literacy makes retirement planning harder.	2.17	Least Perceived (LP)
5. The retirement fund is either wasted on needless extravagance or drained as a result of poor business decisions, or it is left in savings accounts that generate almost little return.	2.14	Least Perceived (LP)
Overall Weighted Mean	2.63	Perceived (P)

Legend:

Scale	Interpretation
4	Highly Perceived (HP)
3	Perceived (P)
2	Least Perceived (LP)
1	Not Perceived (NP)

As many as 80% of Filipinos approaching retirement age are financially unprepared for the financial costs of living beyond their employment years, especially given the risks of a sharp economic downturn caused by once-in-a-lifetime events such as the ongoing coronavirus pandemic. The Philippine Statistics Authority reports that just 20% of the 7.6 million Filipinos aged 60 and above receive Social Security or Government Service Insurance coverage. The incapacity of Filipinos to handle their retirement money exacerbates the country's pervasive lack of retirement

planning. The funds are either exhausted due to bad business decisions or excessive spending, or they are maintained in savings accounts that yield very little return. Lack of discipline, annuity-style pension payout, and a lack of financial knowledge can all contribute to early retirement fund depletion. (Jadloc et al., 2023).

The absence of adequate preparation for the transition from gainful employment to separation from the workforce is contingent upon the circumstances surrounding one's departure from the workplace. This may occur either as a result of reaching retirement age or due to

unforeseen events, such as deteriorating health that precludes further work or a profound sense of dissatisfaction with one's job. Individuals who retired upon reaching the stipulated age might have engaged in more foresightful planning. Conversely, individuals who have been compelled to retire or have opted to depart are often regarded as lacking preparation (Blay, 2018).

The process of separation from service significantly impacts both the physical and mental well-being of retirees, linked to diminished income and altered social roles, as well as the privileges previously associated with their professional engagements. Furthermore, these individuals may subsequently encounter feelings of sadness or emotional turmoil due to a reduction in social interaction and diminished social standing. (Kaplan, D. & Berkman, B. (2021).

Conclusions

The following conclusions were derived from the study's significant findings:

1. External and internal causes worsen police organization challenges. PNP cannot fill the recruitment because of the fewer experienced officers to replace senior officers, lowering law enforcement's career appeal.
2. High-turnover agencies with less experienced police personnel are prone to lose productivity and quality of service, having trouble filling vacant posts, which hurts the population that relies on police for safety and security.
3. Government and oversight of the PNP should address the root causes of rapid worker turnover.
4. Police personnel had higher rates of cardiovascular disease and psychological discomfort than other professional groups due to occupational stress.
5. PNP must allocate the pensions of the retirees' budgetary cuts to PNP personnel imply challenging policing conditions and increasing early retirement availment.
6. The Philippine National Police (PNP) addresses police retention, removal of PNP personnel advantages, incentives, and police retirement benefits.

Recommendations

In light of the findings and conclusions, the recommendations that follow were hereby extended for consideration:

1. Establish a methodical approach to address the concerns of police personnel and develop enhanced strategies that encourage retention within the organization while reducing the factors that lead to their departure from the organization.
2. Establish clear guidelines, standardized protocols, comprehensive training programs, streamlined submission processes, enhanced verification procedures, regular audits, and an effective feedback mechanism as components of the reward, recognition, and merit system for PNP personnel, thereby encouraging them to reconsider the option of early retirement.
3. Supervisor and Team Leaders provide authentic perspectives on PNP roles. Job previews may be effectively conveyed through online platforms, video presentations, or in-person interactions to inspire motivation.
4. Designed a managerial efficacy of the early retirement of PNP personnel by incorporating analytical frameworks and evaluative insights.
5. Highlights the necessity of assessing the effects of family-to-work conflict within the framework of work-life imbalance concerning retirement intentions.

References

- "The State of Recruitment: A Crisis for Law Enforcement," International Association of Chiefs of Police, accessed May 16, 2023, https://www.theiacp.org/sites/default/files/239416_IACP_RecruitmentBR_HR_0.pdf. 2
- AlKaabi, F. a. M., & Davies, A. (2022). Future-Proofing Organizational knowledge management and human resourcing: Identifying early retirement predictors in a modern police force. *Policing a Journal of Policy and Practice*, 16(4), 676–695. <https://doi.org/10.1093/policing/paac005>
- Basinka BA, Daderman AM (2019) Work values of police officers and their relationship

- with job burnout and work engagement. *Frontiers in Psychology* 10: 442.
- Blay, D.M. (2018). Retirement and consumption in a life cycle model, *Journal of Labor Economics*, 35-71.
- Brainbridge, L. (2021). Police and Crime Commissioners: new agents of crime and justice policy transfer? *Policing and Society*, *International Journal of Research and Policy*, Vol 31(6) <https://www.tandfonline.com/doi/full/10.1080/10439463.2020.1766461>. Google Scholar
- Caliwan, C. (2019). NAPOLCOM removes Guimbal mayor's control of local police. from <https://www.pna.gov.ph/articles/105813> 7.
- Doolittle B. R. (2021). 'Association of Burnout with Emotional Coping Strategies, Friendship, and Institutional Support among Internal Medicine Physicians.' *Journal of Clinical Psychology in Medical Settings* 28(2): 361-367. <https://doi.org/10.1007/s10880-020-09724-6> (accessed 2 February 2022).
- Elder G. H.Jr (1995). 'The Life Course Paradigm: Social Change and Individual Development.' In Moen P., Elder G. H.Jr, Lüscher K.(eds), *Examining Lives in Context: Perspectives on the Ecology of Human Development*. American Psychological Association, pp. 101-139. <https://doi.org/10.1037/10176-003>(accessed 1 October 2021)
- Foley J., Massey K. (2019). 'Police officers and post-traumatic stress disorder: Discussing the deficit in research, identification and prevention in England and Wales.' *The Police Journal*, 92(1): 23-24. <https://doi.org/10.1177/0032258S18761284> (accessed November 2021).
- Granderson R. M. (2020). 'Stress and Wellness among Municipal Law Enforcement Officers in Southeastern Virginia.' *Walden Dissertations and Doctoral Studies*—9366. <https://scholarworks.waldenu.edu/dissertations/9366>
- Henkens K., van Dalen H. P., Ekerdt D. J. et al. (2018). 'What We Need to Know about Retirement: Pressing Issues for the Coming Decade.' *The Gerontologist* 58(5): 805-812. <https://doi.org/10.1093/geront/gnx095>
- Hilal, S., & Litsey, B. (2020). Reducing police turnover: Recommendations for the law enforcement agency. *International Journal of Police Science & Management*, 22(1), 73-83. <https://doi.org/10.1177/1461355719882443>
- Hope Sloop, "Cops in Crisis? NYPD Officers are Resigning at a Record-Breaking Pace – As the Number of Law Enforcement Quitting Rises by 117% in 2020," *Daily Mail*, March 13, 2017, <https://www.dailymail.co.uk/news/article-11855917/NYPD-officers-resigning-record-pace-number-law-cops-quitting-rises-117-2023.html>.
- Jadloc, Arnel Jr & Valerio, Ronald & Liwanag - Dela Paz, Winlind. (2023). *PLANNING YOUR FUTURE AND ENJOY YOUR RETIREMENT PLAN*.
- Jeff Asher, *Police Departments Shrank Less in 2023*, Jeff-alytics. *Police Departments Shrank Less In 2023* - by Jeff Asher (substack.com).
- Kaplan, D. and Berkman, B. (2021) Effects of Life Transitions on Older Adults. from <https://www.msmanuals.com/professional/geriatrics/social-issues-in-older-adults/effects-of-life-transitions-on-older-adults>
- Mendoza, R., Ilac, E. and Francisco. A. (2020). Diagnosing factors behind officers' performance in the Philippine National Police. <https://www.tandfonline.com/doi/abs/10.1080/15614263.2020.1795860>.
- New PERF survey shows police agencies have turned a corner with staffing challenges (policeforum.org). See also *Police Departments Shrank Less In 2023* - by Jeff Asher (substack.com).
- Newman DW, Rucker-Reed ML (2004) Police stress, state-trait anxiety, and stressors among U.S. Marshals. *Journal of Criminal Justice* 32(6): 631-641. RA 6975 DILG Act of 1990
- Roach J, Cartwright A, Sharratt K (2017) Dealing with the unthinkable: a study of the cognitive and emotional stress of adult and child homicide investigations on police

- investigators. *Journal of Police and Criminal Psychology* 32: 251–262.
- Santa Maria A, Wolter C, Gusy B, et al. (2019) The impact of health-oriented leadership on police officers' physical health, burn-out, depression and well-being. *Policing: A Journal of Policy and Practice* 13(2): 186–200.
- Shane J (2010) Organizational stressors and police performance. *Journal of Criminal Justice* 38: 807–818.
- Tufano, S. (2018) Role Identity and Transition from Police Department to Civilians Life. from <https://scholarworks.waldenu.edu/cgi/viewcontent.cgi?article=720ntt=>
- Tupas, E. (2022) Metro crime rate down by 17%-PNP. Volume 36 No. 86. The Philippine Star, January 31, 2022 p. 5.