



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

Social Identity, Impact and Challenges of Philippine National Police Retirees

Dr. Erwin A. Garcia

Lyceum of the Philippines University- Batangas

Corresponding Author email: garcia.garic777@gmail.com

Received: 01 March 2024

Revised: 28 March 2024

Accepted: 29 March 2024

Available Online: 29 March 2024

Volume III (2024), Issue 1, P-ISSN – 2984-7567; E-ISSN - 2945-3577

Abstract

Aim: This study determined the social identity, impact and challenges encountered by police retirees.

Methodology: The study used a descriptive, correlational design using a survey to determine the relationship between the variables. This study was conducted in MIMAROPA region. The respondents were police retirees who retired in 2016-2019. The data were analyzed through both descriptive and inferential statistics such as weighted mean and Shapiro-Wilk Test and Spearman rho was used to test the significant relationship.

Results: The test for significant relationship with profile as moderating variable revealed a no significant correlation. There is no significant relationship between sex, age, type of retirement, highest educational attainment, rank before retirement and designation when grouped with role identity, challenges and impact. On the other hand, a significant relationship was established between challenges and well-being; impact of retirement in terms of well-being and financial and the challenges in terms of financial and emotional.

Conclusion: Philippine National Police (PNP) and its instrumentalities may intervene to promote the welfare of the retirees who once upon a time had offered their services for public safety. Further, those police officers including those non-uniformed and in support services may be assisted to prepare for their retirement.

Keywords: PNP retirees, role identity, impact, challenges, retirement, policy enhancement

INTRODUCTION

One of the most significant transitions for older adults is retirement from work; however, its impact differs from individual to individual. This variation is dependent on the attitude of the person who is undergoing the transition period, how he or she faces the shifting of his or her roles, for example as a police officer to becoming a civilian; and how he or she meets the challenges of the present status bereft of the privileges and benefits related to past work connections, as a practitioner in police service. No matter how each individual faces retirement, it could be generally assumed that transition would create some impact to the retirees either positively or negatively.

The most basic definition of retirement is a person's exit from the labor market; for some it is associated with pension instead of salary; considered as a right, privilege, condition of employment, progression, sense of life and reward of long hard work; however, others may not see retirement as a reward but a disappointment especially those who were forced due to some personal reasons. Retirement is the start of a new phase of life. Sharn, et al. (2018) did a literature search of 20 articles about the domains and determinants of retirement. They found eight (8) domains such as demographic, health, social, social participation, financial, retirement preferences and the macro effects of retirement.

In Section 39 of Republic Act 6975 which mandated a compulsory retirement for PNP uniformed personnel upon reaching the age of 56, the retiree would be entitled to a gratuity – pay equivalent to the next higher rank or grade multiplied by 36 months for Lump Sum payment and a monthly pension on the 37th month and thereafter. The multiple bases of 36 months computation were later amended by RA No. 8551 to 60 months for Lump Sum and a monthly pension on the 61st month and thereafter.

In addition, PNP members who have accumulated at least twenty (20) years of continuous service may avail of the optional retirement scheme under Section 40 of RA 8551, with the approval of the NAPOLCOM, they will be entitled to the benefits provided by law, that is, 50% of their Base Pay and Long Pay and 2.5 % increment for every year beyond 20 years.



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

Aside from the mandatory pension for a government employee the PNP through its PNP Retirement and Benefits Administration Service (PRBS) provides relevant services to all police officers who have retired from service. This Agency is in-charge of formulating policies for the general welfare of the retired police officers and their beneficiaries. The services cover processing of retirement claims by examining that all papers are legal and in order; and, ensure that due benefits shall be given to the retire employees. Aside from this, PRBS coordinates with the Department of Budget and Management (DBM) through the Directorate for Comptrollership in order to facilitate the processing of benefit claims.

Moreover, other functions of PRBS include maintaining retirees' information, issuing PNP retirees ID card, coordinating with the Directorate for Personnel and Records Management (DPRM) the status of projected retirees one (1) year before the compulsory separation from the PNP or for those retired under Total Permanent Physical Disability or TPPD ; supervising the implementation of exit programs for PNP retirees namely livelihood training/seminars, job fairs and assistance to other job opportunities; and performing other duties as directed by the higher authority.

At present, the researcher is in charge of the Exit Program and Special Project Division of the PNP, an administrative position. He is likewise in-charge of overseeing retirement benefits and other services for retiring personnel of the Organization. From this position, he has received several clamors for upgrade in benefits aside from the pension which accordingly was not enough to sustain needs of the family, moreover the retirees express concern about loss of authority; loss of power within the PNP in transacting business, lack of medical care program, lack of financial support, emotional abuse when their presence is disregarded, stress, difficulty in accessing to other job opportunity; and not being given the same benefits and privileges as compared to AFP retirees such as PVAO.

This study measured the effects of retirement on role performance, impact on personal and social life and challenges encountered as police officers into civilian status; and from the findings and conclusions generated, came up with a proposed action plan for policy enhancement or upgrading supplemental support programs and services for PNP retirees and their family.

Objectives

This study aimed to examine the role identity, impact and challenges of PNP retirees in order to promote the welfare of retirees and to prevent police officers from leaving voluntarily or even involuntarily prior to their retirement age through a proposed action plan.

- a. How may the profile of the respondents be described in terms of:
 1. gender
 2. age
 3. civil status
 4. highest educational attainment
 5. position; and
 6. designation?
- b. How may the respondents perceive their role identity?
- c. How may the impact of retirement be described in terms of:
 1. well-being
 2. financial; and
 3. emotional?
- d. What are the challenges experienced by the respondents after retirement?
- e. Is there a significant difference on the role identity, impact and challenges experienced when grouped according to profile variables?
- f. Is there a significant relationship between impact and challenges?
- g. Based on the findings of the study, what action plan can be proposed to address the challenges experienced by the retirees?



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

METHODS

Research Design

This study utilized the descriptive correlational approach in determining the extent by which variables are related to each other. Descriptive method of research is concerned with the gathering, classification, presentation and the collection of data to describe characteristics of a group (Amihan & Sanchez, 2023; Carvajal & Sanchez, 2024; Momanyi & Del Mundo, 2022; Tiquis, 2023), and thus, appropriate for this study.

Participants of the Study

There were one hundred ninety-six (196), Compulsory retirees and eight hundred four (804) Optional retirees who retired in 2016 down, out of 2,864 PNP retirees in MIMAROPA for a total of one thousand (1,000) chosen respondents.

PNP retirees from 2016 down are already receiving their monthly pension, most of them availed Lump Sum pension. As the totality of the retirees who belong to this year, I come up the 1,000 respondent who are knowledgeable to answer the questionnaire. These retirees are vital respondents to respond to the survey questionnaire as all indicators included were intended to get positive respond due to their old age.

Instrument

Prior to the formulation of the questionnaire, the researcher conducted an informal interview among the selected retirees in Oriental Mindoro to know their perception on the Role Identity, Impact and Challenges of Retirement among PNP Retirees in MIMAROPA. The information gathered were then used as basis in the construction of questionnaire. After the questionnaire was finalized, an initial sample of fifty (50) copies were used for dry run composed of selected PNP retirees; fifteen (15) (Compulsory) and thirty-five (35) (Optional). The instrument was validated by PLTCOL ANGELITO S PALLAYA JR, Chief Exit Program and Special Project Division; PLTCOL RONELLO O MANAOG, Chief, Legal Investigation and Prosecution Division; PLTCOL AURELIO S DOMINGO, Chief, Pension and Gratuity Division ; PLTCOL MARLON M MANALO, Budget Finance Officer; PEMS Larry Diaz , Executive Senior Police Officer; NUP Elena R Hieras, Retirement Claims and Fund Management Division; Dr Zosimo D Bolaños, Dean, Criminology Department ; PMAJ JOEL L ALVAREZ, Ph.D. , External Panel of Lipa City College, Graduate School; PEMS Maricel Nisperos, OIC,PRBU MIMAROPA and the researcher's adviser.

The main tool for data gathering was a researcher-made questionnaire divided into four (4) parts. Part 1 Demographic profile, Part 2- Role Identity; Part- 3 Impact which is divided into three sub variables and Part – 4 Challenges which is divided into three sub variables.

This study applied summed ranking scale which is also called *Likert scale*. This scaling measurement is composed of multiple items (indicators) that are designed to measure the same idea or the same construct. The ratings on the multiple were summed up for a single score (composite weighted mean score) (Mcleod, 2023).

A four-point *Likert Scale* of extent of agreement served as guide for the participant's answers. The following table contains the assigned points, mean range, categorical answers and verbal interpretation.

| Assigned Point Ranges | Categorical Answer | Verbal Interpretation |
|-----------------------|--------------------|--|
| 4 | 3.50-4.49 | Highly Agree (HA) Very Great Extent |
| 3 | 2.50-3.49 | Agree Great Extent |
| 2 | 1.50-2.49 | Disagree Less Extent |
| 1 | 1.0- 1.49 | Strongly Disagree (SD) Very Low extent |

Data Gathering Procedure

After the questionnaire has been validated by experts in the field law enforcement and administrator for retirement in the PNP, data gathering commenced. A written permit noted by the Dissertation Adviser was secured and sent to the Director, and Different Division Chief in PNP Retirement Benefit Management Service before this study was conducted.

Upon approval of the request, the researcher immediately distributed the questionnaire to target respondents through OIC, PRBU MIMAROPA. Before distribution, the researcher explained the items in Filipino for those who requested it in order to improve comprehension and reliability of test results by using the modern technology via Zoom Plat form and link by email.

ETCOR Educational Research Center Inc.
 SEC Reg. No. 2024020137294-00
 Sta. Ana, Pampanga, Philippines
 Website: <https://etcor.org>

ISSN
 P - ISSN 2984-7567
 E - ISSN 2945-3577

The Exigency
 P - ISSN 2984-7842
 E - ISSN 1908-3181

Data Analysis

The data gathered were tabulated and analyzed using both descriptive and inferential statistics. Descriptive statistics refers to the methods employed in summarizing the data and the inferential statistics refers to the methods utilized in making and evaluating generalizations from the obtained test scores (Adam, 2024; Amihan, Sanchez & Carvajal, 2023; Dizon & Sanchez, 2020; Muñoz & Sanchez, 2023; Salendab & Sanchez, 2023). Frequency distribution, percentage distribution was used to describe the demographic profile of the respondents; measures of central tendency (weighted mean) were applied to establish significant difference; whereas, in order to test for significant relationship Mann-Whitney U test for two groups and Kruskal Wallis test for three groups were used as part of the non-parametric tests to determine the significant differences and Spearman rho was used to determine significant relationship.

A four-point *Likert Scale* of extent of agreement served as guide for the participants' answers. The following contains the assigned points, mean range, categorical answers and verbal interpretation

| Assigned Point Ranges | Categorical Answer | Verbal Interpretation |
|-----------------------|--------------------|--|
| 4 | 3.50-4.49 | Strongly Agree (HA) Very Great Extent |
| 3 | 2.50-3.49 | Agree (A) Great Extent |
| 2 | 1.50-2.49 | Disagree (D) Less Extent |
| 1 | 1.0- 1.49 | Strongly Disagree (SD) Very Low extent |

Ethical Considerations

The researcher ensured that all research protocols involving ethics in research were complied with for the protection of all people and institutions involved in the conduct of the study.

RESULTS and DISCUSSION

Table 1
Percentage Distribution of Respondents

| Age | No. of Respondent |
|--------------|-------------------|
| 41-45 | 63 or 6.3% |
| 46-50 | 42 or 4.2% |
| 51-55 | 50 or 5% |
| 56-60 | 95 or 9.5% |
| 61-65 | 103 or 10.3% |
| 66-70 | 392 or 39.2% |
| 71-75 | 122 or 12.2% |
| 76-80 | 78 or 7.8% |
| 81-up | 55 or 5.5% |
| Total | 100 |

Table 1 presents the distribution respondents' age. Majority of them belong to the 65-70 age bracket; while the least represented bracket is 46-50 with 42 retirees. This result reflects that majority or 75 percent of the police retirees are senior citizen as reflected from the above results, majority of the respondents are senior citizens with the few who are already in their late old adult stage or 81 above. The transition from a police officer to retirement affecting role identity was explained by "Social Identity Theory" which said that when one passed from one social identity to another like from active police officer into civilian, changes in behavior happen. Thus Tufano (2018), and Khalil (2019) stressed that changed behaviors are mostly observed in many older adults; however, changes cannot be done overnight, older adults need to accept and identify their new role or status and make necessary adjustments said that age, sex, marital status, level of education, occupation before retirement, income, absence of chronic illnesses, ability to accomplish various activities of daily living, and pre-retirement planning contribute significantly on how retired individuals find satisfaction in life.

ETCOR Educational Research Center Inc.
 SEC Reg. No. 2024020137294-00
 Sta. Ana, Pampanga, Philippines
 Website: <https://etcor.org>

ISSN
 P - ISSN 2984-7567
 E - ISSN 2945-3577

The Exigency
 P - ISSN 2984-7842
 E - ISSN 1908-3181

Table 2
Distribution of the Respondents in other Demographic Profile Categories

| Sex | Frequency | Percentage (%) |
|---------------------------------------|-----------|----------------|
| Male | 677 | 67.70 |
| Female | 323 | 32.30 |
| Type of Retirement | | |
| Compulsory | 196 | 19.60 |
| Optional | 804 | 80.40 |
| Relationship Status | | |
| Single | 30 | 3.00 |
| Married | 834 | 83.40 |
| Widowed | 136 | 13.60 |
| Highest educational attainment | | |
| Bachelor Degree | 981 | 98.10 |
| Master's Degree | 19 | 1.90 |
| Rank before Retirement | | |
| PO1 to PO3 | 29 | 2.90 |
| SPO1 to SPO4 | 871 | 87.10 |
| PINSP up | 100 | 10.00 |
| Designation | | |
| Administrative | 139 | 13.90 |
| Operational | 861 | 86.10 |

Table 2 reflects the distribution of the police retirees as to sex, type of retirement, civil status, and educational attainment, rank or position prior to retirement and work designation. The above results reveal that majority of the respondents are male (67.7%), are married (3.4%), retired optionally, with bachelor degree holders (98.1%), with rank of SPO1 to SPO4 (87.10%) and designated at police operation (86.10%).

There are more males that entered law enforcement as compared to female. Diaz and Nuno (2021) showed also in their study that both male and female police officers chose to enter law enforcement for reasons of security of tenure, practice of profession with dignity and power and wanting to serve and protect; Khalil (2019) mentioned that when asked whether they will enter the profession, majority were males and very few women. The findings implied that as to level of satisfaction in law enforcement practice, there is higher level of satisfaction of the male group as compared with the female group.

The greater number of retirees who resigned optionally was explained in the study of Tufano (2018) who said that those who have resigned on their own volition or were forced to resign for some reasons had better adjustment as compared to those who were mandated to resign due to regulated age retirement. Hilary and Litsey, (2019) added that as to the reason why retirees leave the police service was due to work dissatisfaction and this police turnover is costly considering the process and resources spent to recruit and train them for police work ; furthermore, this author likewise connects optional retirement due to role of training and education. This means that due to their seemingly lack of skills and knowledge contributed by their training and education, some police officers were pushed to leave police practice.

There is life uncertainly on older adults who left police practice due to many challenges they are facing related to maintaining personal as well as their family's needs such as financial and support for dependent family members; the retirees' level of satisfaction during their retirement phase was correlated with their educational attainment, age, sex, marital status, level of education, position before retirement, income, absence of chronic illnesses, ability to accomplish various activities of daily living and pre-retirement planning; for married



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



Website: <https://etcor.org>



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

differences in the timing of retirement may lead to lack of a sense of purpose as one may not know how to handle free time alone while their partner is still going on with their profession (Khalil, 2019; Mine, 2018).

Table 3
Assessment on Role Identity

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|---|---------------|-----------------------|------|
| 1. I fear to lose my police authority. | 3.57 | Strongly Agree | 3 |
| 2. Loss of special privilege being given to a police officer. | 3.64 | Strongly Agree | 1 |
| 3. Loss of popularity to the community as police. | 3.56 | Strongly Agree | 4 |
| 4. Loss of authority to display firearms in public. | 3.49 | Agree | 9 |
| 5. Loss of influence to the police organization. | 3.34 | Agree | 10 |
| 6. My badge has always been a source of my identity. | 3.53 | Strongly Agree | 7 |
| 7. Loss of bonus and benefit given to active police officer | 3.54 | Strongly Agree | 6 |
| 8. I miss working with the police organization | 3.59 | Strongly Agree | 2 |
| 9. Loss of daily routine/activities of being a policeman | 3.55 | Strongly Agree | 5 |
| 10. Loss of privilege to wear police uniform. | 3.51 | Strongly Agree | 8 |
| Composite Weighted Mean | 3.53 | Strongly Agree | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 Strongly Disagree

Table 3 reflects that only two of the indicators under the assessment of role identity got “Agree” verbal description; composite mean however revealed a “strongly agree” result. The indicator which got the highest assessment is losing special privilege as a police officer which got 4.49 weighted mean; while the lowest assessment is “loss of influence to the people the organization” which got 3.34 weighted mean. If the highest and lowest result is considered, it could be implied that majority of the 1,000 police retirees associate their social identity in police service with the special privilege associated with police while in police service. On the other hand, the lowest indicator could mean that many of the respondents do not really see that the practice of police officers occupies an influential position particularly with the higher-ranking officers.

The attachment of retired police officers could be perceived as different from other profession since, police work is associated as a profession of authority and power particularly in law enforcement aspects. Vinney (2019) based his research assumption on the theory of Social Identity by Tajfel and Turner in 1970, who said identity of an individual becomes second only to the identity of the group; as such identifying with a group could make it more important than self-identity. The loss of membership to an assumed superior group would mean loss of prestige and privileges (Carvajal & Sanchez, 2023; Carvajal, Sanchez & Amihan, 2023; Salendab, Ocariza-Salendab & Sanchez, 2023; Sanchez, et al., 2022); hence, separation from such group will result to feeling of loss, leading to change in perception of self-importance and role-identity.

The above was contradicted by Carter (2019) who said that the development of role identity is not connected with an emotionally charged situations occurring in the workplace (practice of law enforcement), but to factors that motivate behavior; and this feeling of motivation operates from within the free self of an individual and is activated across social situation when perceived meaning match their identity; and that loss of motivation can be influenced by group pressured. The same contention was expressed by Mine (2018) who said that feeling of prestige as a member of a certain group, for example law enforcement, is sometimes exaggerated especially when one had



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

been used to the idea of identifying themselves with their job. On the other hand, Wang and Shi (2018) said that potential loss of identity as a person could be associated with transition from employment to retirement.

Table 4 reflects an equal level of assessment of the retired police officers on the level of the impact of retirement on retirees' well-being. "Relief from stressful work" got the highest evaluation with 3.58 weighted mean or "Strongly Agree" verbal description; while the lowest "Freedom from observance of strict policies and rules" which got 3.39 weighted mean or "Agree" verbal description. The composite weighted mean is 3.50 or "Strongly Agree" verbal interpretation.

Table 4
Impact on well-being

| Indicators | Weighted Mean | Verbal | Rank |
|--|---------------|--------|------|
| 1. Relief from stress from work | 3.58 | SA | 1 |
| 2. Freedom to do other things | 3.51 | SA | 6 |
| 3. Freedom from compliance with policies and guidelines | 3.39 | A | 10 |
| 4. Have more time with family and friends | | | |
| 5. Pride of being once a police officer | 3.49 | A | 7 |
| 6. Can find meaning on retirement | 3.56 | SA | 2 |
| 7. Deal with new career as retired police | 3.49 | A | 8 |
| 8. Can work in maintaining good health | 3.43 | A | 9 |
| 9. No more apprehension of getting administrative, civil or criminal offense | 3.53 | SA | 5 |
| 10. Can spend time in doing hobbies | 3.53 | SA | 4 |
| Composite Weighted Mean | 3.50 | SA | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 Strongly Disagree

This result could mean that the most welcomed contributory factor to well-being of the retirees is when they are no longer expose to stressors in police practice. On the other hand, the lowest is being free for following rules and guidelines required in police practice.

The number one concern manifested connected with police and retired police well-being is stress. Kinnard (2019) found out that among other professional groups, police officers are more exposed and at risk to developing life stressors. This is because of the danger associated with law enforcement practice. Wand (2017) raised the idea that retirement could lead to lessening work and retiree's freedom to do things he or she desires.

Table 5
Impact of Retirement in terms of Financial

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|---|---------------|-----------------------|------|
| 1. Steady flow of income as pensioner. | 3.55 | Strongly Agree | 2 |
| 2. Can have saving for emergencies. | 3.49 | Agree | 6 |
| 3. Become comfortable and financially successful time | 3.44 | Agree | 9 |
| 4. Can support chosen lifestyle. | 3.50 | Strongly Agree | 5 |
| 5. Can achieve financial independence. | 3.46 | Agree | 8 |
| 6. Can have a decent house due to retirement | 3.53 | Strongly Agree | 4 |
| 7. Can settle credit | 3.41 | Agree | 10 |
| 8. Can have basic insurance and estate planning as my investment. | 3.53 | Strongly Agree | 3 |
| 9. Can afford to buy the things wanted | 3.47 | Agree | 7 |



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



Website: <https://etcor.org>



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

| | | | |
|--|-------------|----------------|---|
| 10. Can engage in charities by donating money. | 3.56 | Strongly Agree | 1 |
| Composite Weighted Mean | 3.49 | Agree | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 = Strongly Disagree

Table 5 reflects the impact of retirement monetary and financial aspects. There is an equal number of assessments on the level of agreement of the police retirees between those who “Strongly agree” and those who “Agree. The highest level of agreement was on “Can engage in charitable works by donating money” which got 3.58 weighted mean or “strongly Agree” verbal description; on the other hand, the lowest is “can settle credit” which got 3.41 weighted mean or “Agree” verbal indicator. The composite mean is 3.49 or “Agree”. This weighted average indicates that there are more retired police officers who have indicated “strongly Agree” with regards to the given indicators about impact on financial. It should be noted that all indicators lean towards positive financial impact.

Khalil (2019) established his theory that the higher the financial status of a retiree, the higher will be his or her life satisfaction. On the other hand, Wang (2017) states that most of the retired police officers are, poor, needy and penniless, and are dependent on the meager payment from the pension scheme which they often struggle every month; while Museya (2017) said that the meager pension of the retirees contribute to feeling of helplessness and desire to gain more by engaging in gambling, which could lead to other negative practice such as negative behavior like alcohol drinking, increasing their credit limits.

Table 6 shows an equal distribution on agreement regarding the indicators for impact on emotional factors to police retirees. The composite weighted mean revealed 3.49 or “Agree” verbal indicator. On the average there are more police officers who have indicated lesser degree of agreement than “highly agree” verbal indicators. The highest assessment is “Experience of burn out as one of reasons for retiring and feeling the impact of it during retirement” which got 3.55 weighted mean of “Strongly Agree” verbal interpretation; while lowest is “lack of enjoyment during practice cause some emotional strain at present” which got 3.33 weighted mean or “Agree” verbal interpretation. The feeling of burn out could be related to high level of stress while in police practice. This could also be one of the contributory factors while some of the police retirees had feelings of unhappiness while still in police service.

Table 6
Impact of Retirement on Emotion

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|---|---------------|-----------------------|------|
| 1. Police work is stressful and have spill over on retirement | 3.51 | Strongly Agree | 4 |
| 2. Experience of burn out as one of reasons for retiring and feeling the impact of it during retirement | 3.55 | Strongly Agree | 1 |
| 3. Poor interpersonal relationship with boss and colleague was left unsettled | 3.50 | Agree | 5 |
| 4. Family disagreement with previous work affects present status as retiree | 3.48 | Agree | 8 |
| 5. Lack of enjoyment during practice cause some emotional strain at present | 3.33 | Agree | 10 |
| 6. Feeling that former colleagues are not any more interested in the company of the retirees | 3.52 | Strongly Agree | 3 |
| 7. Feeling of isolation since many colleagues are not anymore in contact with the retiree | 3.45 | Agree | 9 |
| 8. Feeling of misgiving that if not retired pension could have been much higher | 3.54 | Strongly Agree | 2 |
| 9. Feeling of disappointment that retiree could have been promoted still if not retired | 3.49 | Agree | 7 |
| 10. Feeling of longing for staying longer in practice to avoid dependency of children | 3.50 | Strongly Agree | 6 |



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

Composite Weighted Mean **3.49** **Agree**
Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 = Strongly Disagree

The study of Watson (2017) that indicates that retirees' assuming greater family responsibilities for frail parents, spouse, and adult child, or other relatives is contrary to "longing on staying more at work in order not to be dependent on children". It could be surmised that retirees' though retired cannot stop looking for work since many are still dependent on them for support. Wang (2017) said that many police officers were not prepared to retire from police service and see civilian life for them as unproductive.

After retiring from police work due, many former police officers feel lonely and insecure which stem from fear of their financial position, emotional disturbance, decreased feeling of importance and loss of social networks; retirement has negative effects on the physical and mental health of retirees associated with reduced income and changed social role (Kaplan & Berkman, 2021; Osborn, 2018; Carney, et al., 2019; Max et al., 2017).

Retirement stage is an emotionally charged adult-old experience that contributes to retirees feeling of feeling of sorrow, depression; some commit suicide; loss of meaning to live lead to substance abuse particular alcohol intoxication, which later lead to mental health problems and stress and burn out (Mc-Canlies, et al., 2017; Hartley et al., 2017; Bullock & Garland, 2017; Roach, et al., 2017).

Table 7
Comparative Table on Impact of Retirement

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|--------------------------------|---------------|-----------------------|------|
| 1. Well-being | 3.50 | Strongly Agree | 1 |
| 2. Financial | 3.49 | Agree | 1.5 |
| 3. Emotional | 3.49 | Agree | 1.5 |
| Composite Weighted Mean | 3.50 | Strongly Agree | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 = Strongly Disagree

Table 7 summarizes the impact of retirement in terms of well-being, financial and emotional. The results indicate a negligible difference between those who "strongly agree" and those who "agree". The indicator which got the highest rating is well-being of the retirees. However, since there is little difference, could indicate an almost equal impact of retirement on all tested variables on police retirees.

Table 8
Financial Challenges

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|--|---------------|-----------------------|------|
| 1. Paying for health care insurance. | 3.54 | Strongly Agree | 1 |
| 2. Saving enough money. | 3.53 | Strongly Agree | 3 |
| 3. Maintaining an income stream. | 3.51 | Strongly Agree | 4 |
| 4. Having too much debt. | 3.48 | Agree | 7 |
| 5. Failure to manage Retirement Benefit. | 3.47 | Agree | 8 |
| 6. Failure to identify sources of Guaranteed Income. | 3.44 | Agree | 9 |
| 7. Unable to maintain Pre-Retirement Lifestyle | 3.53 | Strongly Agree | 2 |
| 8. Having inadequate saving because of longevity. | 3.50 | Strongly Agree | 5 |
| 9. Live simple life. | 3.49 | Agree | 6 |
| 10. Struggling with rising Health Care Costs. | 3.43 | Agree | 10 |
| Composite Weighted Mean | 3.54 | Strongly Agree | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 = Strongly Disagree

Table 8 shows the challenges that police retirees face connected with financial aspects, issues or problems. From the results, the indicator which got the highest level of assessment from the respondents in "paying for health insurance which got 3;54 weighted mean or "strongly agree" verbal description while the lowest is "struggling with



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



Website: <https://etcor.org>



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

rising health care cost” got 3.43 or “agree” verbal description. The composite or overall weighted mean is 3.54 weighted mean or “strongly agree” verbal description.

The idea of saving prior to retirement is not popular among many employees or working nearing their retirement age; do not prepare for their eventual retirement through saving due to socio-demographic and psychological characteristics. There was an observation made that many active practitioners are passive about their future retirement, that individuals are not eager to take active responsibility for increasing their retirement savings. This is primarily because of their feeling secured at the moment when they can freely spend their income on what they presently need or want (Roach, et al., 2017; Choi et al., 2019; Sanchez, 2022; Sanchez, 2020). Simply planning for retirement has a significant effect on saving; however, the decision to save is correlated with financial illiteracy, which means that many retirees simply are not conscious on the importance of managing their finances well where in fact insufficient financial knowledge is one important reason why many people may not plan. In fact, financial literacy influences planning tendencies and that planning, in turn, increases wealth accumulation (Mitchell, 2017; Jacobs et al, 2017; Sanchez, 2023a; Sanchez, 2023b).

Some retirees when they are already expecting money coming from their retirement benefits, are already thinking of how to spend it; however, they cannot handle buying and consumption well; majority of retirees have poor financial literacy, lack of non-planning for retirement and do not consider consequence of lack of retirement planning including savings for the future (Museya, 2017; Kiniyagahian, et al.,2019). Following the notion that financial issue is a challenge to old adults who were retired, there is a need for retired old adults to continue working (if capable and able) because of reward gratification, and job satisfaction (Von Bonsdoff, 2019).

A person who retires from employment need to have stability in terms of financial considering that it could be the only source of their money; and this is the reason that many retired individuals opt to still get another job in order to ensure for themselves and family that there will be continuous source of income; for women and those with lower educational attainment are often financially poorer off in retirement (Wang & Shultz, 2019; Pinquart & Schindler; 2017).

There are reasons on why retirees did not prepare for their retirement such as lack of information and getting information is costly; some may simply deny the problem or misjudging the value of their future pension benefits and, as a result, has an overly expectant view of their lifestyle in retirement; and when they were asked why they are not preparing for their retirement a significant proportion of people say they cannot find the time or that they are afraid of the answer; and they are not able to come to terms with the realities of retirement and thus are bound to face hardships during; and even after retirement (Lunsardi, 2019; Van Derhei & Copeland, 2018).

Table 9 reflects respondents’ perception on the challenges of psychological issues or problems during retirement. All indicators except for “feeling of loneliness” and “suffer from mood swing” both rated under “agree” verbal interpretation the rest were assessed as “strongly agree” which means that almost all of the retirees perceive many of the issues of the retirees are psychological in nature. The composite weighted is 3.56 of “Strongly Agree” verbal interpretation.

Table 9
Psychological Challenges

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|---|---------------|-----------------------|------|
| 1. Loss self- value and self –worth. | 3.56 | Strongly Agree | 2 |
| 2. Feeling of despair after retiring | 3.55 | Strongly Agree | 3 |
| 3. Engage in drinking alcohol drinking to while the time | 3.50 | Strongly Agree | 8 |
| 4. Feeling of loneliness since retired. | 3.44 | Agree | 10 |
| 5. Unexplainable sadness feeling of isolation | 3.51 | Strongly Agree | 7 |
| 6. Suffer from mood swings | 3.49 | Agree | 9 |
| 7. Avoidance of social interactions including those that were once enjoyable | 3.56 | Strongly Agree | 1 |
| 8. Spend large amounts of time alone or with extremely limited contact with others. | 3.53 | Strongly Agree | 6 |



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



Website: <https://etcor.org>



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

| | | | |
|--|-------------|-----------------------|---|
| 9. Experience anxious a fear the unknown | 3.54 | Strongly Agree | 4 |
| 10. Fear to mingle with people | 3.54 | Strongly Agree | 5 |
| Composite Weighted Mean | 3.56 | Strongly Agree | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 = Strongly Disagree

The indicator which got the highest rating is "Avoid social interactions including those that were once enjoyable" got 3.56 weighted mean or "strongly agree" verbal interpretation; while the indicator with the least rating is "Feeling of loneliness since retired" with 3.44 weighted or "agree" verbal interpretation. The composite weighted mean is 3.56 or "strongly agree" verbal interpretation.

Feeling of loneliness after leaving employment was supported in the study of Trindi (2017) who said that retirement can become a time for feeling lonely, feeling of low self-worth and insignificance in life. These feelings as explained by Wand & Shi (2018) stemmed from loss of identity because of separation from people and place that had been meaningful to the retirees; as an escape, many of the retiree take alcohol. These authors also said that having spent so many years in service, retirees face significant changes in their present lives resulting to having stress which is a psychological construct (Kabera, 2017; Pinquart & Schindler, 2017). For people who have retired earlier or have not expected to be retired from work or service find it more traumatic that those who were already prepared for their eventual retirement (Wang, 2017)

Table 10
Social Challenges of Retirement

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|--|---------------|-----------------------|------|
| 1. Ageism and lost sense of purpose to others and society | 3.51 | Strongly Agree | 4 |
| 2. Financial insecurity associated with caring for others | 3.50 | Strongly Agree | 5 |
| 3. Difficulty with everyday tasks and mobility and fear of being a burden | 3.50 | Strongly Agree | 7 |
| 4. Difficulty to find the right care provision. | 3.52 | Strongly Agree | 3 |
| 5. Difficulty to access to health care services and hardship of family members | 3.52 | Strongly Agree | 2 |
| 6. End of life preparations which affects loved ones | 3.48 | Agree | 10 |
| 7. Loss of independence to move, decide and to care for self | 3.49 | Agree | 9 |
| 8. Encounter diminished physical ability and age discrimination. | 3.50 | Strongly Agree | 5 |
| 9. Cultural misconceptions that ageing is a liability | 3.56 | Strongly Agree | 1 |
| 10. Mistreatment and Abuse | 3.49 | Agree | 8 |
| Composite Weighted Mean | 3.51 | Strongly Agree | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 = Strongly Disagree

Table 10 shows that most of the indicators for social challenges were rated as "strongly agreed" verbal description. The indicator which got the highest rate is "Cultural misconceptions that ageing is a liability" which got 3.56 weighted mean or "strongly agree" while the lowest is "End of life preparations which affects loved ones" which got 3.48 weighted mean or "agree" verbal indicator. The composite mean is 3.51 or "strongly agree" verbal indicator. The highest result could imply that for the respondents, they feel that since they have already retire and no longer gainfully employed as police officer, they have become a liability in society. On the other hand, the retirees see themselves as nearing their end in life and preparation for that should be done.



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

The feeling of being a liability was somehow contradicted by Museya (2017) who said that for many retirees, this stage in life is a time for spending with grandchildren and "spoiling them", as well as time for leisurely travel and going places with loved ones. Pinquart (2017) on the other hand said that those in a happy marriage and with fewer number of dependents attain higher psychological well-being and live happier lives. For Putnan (2018) the transition from work to full retirement reduced significant social interactions, because during this transition, there will be increased in feeling of loneliness and the desire to isolate oneself from the company of others.

Table 11 shows the challenges associated with physical and health of the retirees. The results indicate that four among the 10 indicators got "agree" verbal indicator which is lesser than the "strongly agree". The composite weighted mean is 3.50 or "strongly agree". Indicator number 7 or "Sensory Impairment (Partially loss of vision and hearing) received the highest rate; while "Malnutrition (Weakened immune system and muscle weakness) ranked 10. These results could imply that when one gets old and became a retiree, the most manifested illness is loss of vision and impairment of hearing; while not so much as being malnourished.

Table 11
Physical/Health

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|--|---------------|-----------------------|------|
| 1. Heart disease, stroke, cancer, and diabetes. | 3.52 | Strongly Agree | 5.5 |
| 2. Lack of ability to focused to think, learn and remember) | 3.52 | Strongly Agree | 5.5 |
| 3. Mental disorder among pensioners is depression). | 3.53 | Strongly Agree | 3 |
| 4. Physical injury (Pensioner is admitted to emergency room for a fall due to muscle weakness). | 3.46 | Agree | 9 |
| 5. Sexually transmitted diseases (Sexual needs and ability may change as people age, sexual desire doesn't disappear completely). | 3.48 | Agree | 8 |
| 6. Malnutrition (Weakened immune system and muscle weakness). | 3.46 | Agree | 10 |
| 7. Sensory Impairment (Partially loss of vision and hearing) | 3.54 | Strongly Agree | 1 |
| 8. Oral health (Lost of natural teeth leads to difficulty to maintain a healthy diet, low self-esteem, and other health conditions). | 3.49 | Agree | 7 |
| 9. Substance abuse (Increase of intake of alcohol and smoking). | 3.52 | Strongly Agree | 4 |
| 10. Bladder control and constipation (Side effect of not eating a well-balanced diet and suffering from chronic health conditions). | 3.53 | Strongly Agree | 2 |
| Composite Weighted Mean | 3.50 | Strongly Agree | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 = Strongly Disagree

Jones (2017) confirmed that vision and hearing issues are typically the first two impairments do older adult deal first; however, these two conditions are the easiest to manage with eyeglasses, laser surgery in extreme cases while hearing loss is through application of hearing aid.

The change in lifestyle of the retiree form active work practitioners to passive existence at home or even in nursing homes, indicates that many retirees have suffered from variety of health outcomes like diabetes, metabolic



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



Website: <https://etcor.org>



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

diseases, heart disease and stroke (Tessier& Lassmann- Vague 2017); with age comes a greater likelihood of sensory organs deteriorating (Kinnard, 2018; Smith, 2018); not all retirees will have noticeable physical or health issues, for there are those who enjoy better physical condition with more financial resources (Wang, 2017); and, women suffer more from bone diseases due to the biological body processes that they go through while men suffer from stroke as they fail to release their emotions (Hanon, 2017)

Table 12
Summary on the Challenges of Retirement

| Indicators | Weighted Mean | Verbal Interpretation | Rank |
|--------------------------------|---------------|-----------------------|------|
| 1. Financial | 3.49 | Agree | 3 |
| 2. Mental / Psychological | 3.52 | Strongly Agree | 1 |
| 3. Social | 3.51 | Strongly Agree | 2 |
| Composite Weighted Mean | 3.51 | Strongly Agree | |

Legend: 3.50 – 4.00 = Strongly Agree; 2.50 – 3.49 = Agree; 1.50 – 2.49 = Disagree; 1.00 – 1.49 = Strongly Disagree

Table 12 indicates that mental and psychological conditions are the most recognized challenges the retirees mostly suffer; although there is a very negligible difference of .01 as the social challenges. The least challenge as shown from the above table is financial. This result could mean that when an active police officer leaves their work to retire either voluntarily or compulsory, moving on could be hard in terms of handling emotions which lead to mental and psychological issues like stress, loneliness, depression and anxiety. The role of significant others likewise, also serves a challenge to the retirees. This is because interrelationship with others is a basic need (Sanchez & Sarmiento, 2020; Sanchez, Sanchez & Sanchez, 2023). Retirees with dependents will be having difficult times to support them especially when the support will only be coming from the pension. As previously discussed with literature, many of the retirees are passive in terms of saving and managing their finances; hence could be the reason for it being the lowest in rank.

Table 13
Results of test for Significant Difference between Social Identity and Demographic Profile

| | $U / \chi^2 c$ | p-value | Interpretation |
|--------------------------------|----------------|---------|--------------------|
| Sex | 104930 | 0.292 | Not Significant |
| Age | 2.734 | 0.255 | Not Significant |
| Type of Retirement | 77202 | 0.654 | Not Significant |
| Relationship Status | 17.561 | 0.000 | Highly Significant |
| Highest Educational Attainment | 8790.5 | 0.665 | Not Significant |
| Rank Before Retirement | 2.549 | 0.280 | Not Significant |
| Designation | 55154 | 0.130 | Not Significant |

Legend: Significant at p-value < 0.05

Table 13 shows the correlation of the profile variables with role identity. A highly significant level of relationship was between demographic profile and relationship status which got 17.561 at .000 at .05 degree of freedom. The null hypothesis is rejected. There is a significant relationship between social relationship status and demographic profile; whereas for the other demographic profile indicators, the hypothesis was accepted in other indicators; hence, there is no significant relationship between profile indicators sex, age, optional or compulsory retirement, highest educational attainment, rank designation before retirement and designation when grouped with role identity variables.

Table 14 presents the correlation matrix of impact of retirement when grouped according to the profile variables the comparison of responses on the impact of retirement when grouped according to profile. All variables of impact when correlated with the indicators for impact of retirement resulted to a no significance except for emotional and highest educational attainment since the obtained p-value of 0.014 was less than the alpha level of 0.05 the null hypothesis is rejected. There is a significant difference between the impact of retirement on emotional and highest educational attainment.



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

Table 14
Difference of Responses on the Impact of Retirement When Grouped According to Profile

| Sex | | $u / \chi^2 c$ | p-value | Interpretation |
|--------------------------------|------------|----------------|---------|-----------------|
| Well-being | Financial | 104665 | 0.268 | Not Significant |
| | Emotional | 105911.5 | 0.417 | Not Significant |
| | Emotional | 107504.5 | 0.665 | Not Significant |
| Age | Well-being | 2.643 | 0.267 | Not Significant |
| | Financial | 3.971 | 0.137 | Not Significant |
| | Emotional | 2.901 | 0.234 | Not Significant |
| Type of Retirement | Well-being | 78141.5 | 0.856 | Not Significant |
| | Financial | 75737.5 | 0.394 | Not Significant |
| | Emotional | 77590.5 | 0.737 | Not Significant |
| Relationship Status | Well-being | 1.852 | 0.396 | Not Significant |
| | Financial | 0.743 | 0.690 | Not Significant |
| | Emotional | 4.833 | 0.089 | Not Significant |
| Highest Educational Attainment | Well-being | 7594 | 0.161 | Not Significant |
| | Financial | 8907.5 | 0.738 | Not Significant |
| | Emotional | 6278.5 | 0.014 | Significant |
| Rank Before Retirement | Well-being | 1.364 | 0.506 | Not Significant |
| | Financial | 0.547 | 0.761 | Not Significant |
| | Emotional | 2.285 | 0.319 | Not Significant |
| Designation | Well-being | 55705 | 0.185 | Not Significant |
| | Financial | 56611 | 0.301 | Not Significant |
| | Emotional | 57845.5 | 0.523 | Not Significant |

Legend: Significant at p -value < 0.05

From the results of description of the profile of the participants particularly on the reason for forced and voluntary, there was misgivings and ill-feelings among the participants when they leave the service not on their own volition but to circumstances but because of their feelings of insecurity about their capacity connected with their education, expertise and training.

Table 15
Difference of Responses on the Challenges of Retirement When Grouped According to Profile

| Sex | | $u / \chi^2 c$ | p-value | Interpretation |
|---------------------|------------------------|----------------|---------|-----------------|
| Financial | Mental / Psychological | 108680.5 | 0.877 | Not Significant |
| | Social | 108012.5 | 0.755 | Not Significant |
| | Social | 108167.5 | 0.783 | Not Significant |
| Age | Financial | 1.96 | 0.375 | Not Significant |
| | Mental / Psychological | 1.722 | 0.423 | Not Significant |
| | Social | 2.346 | 0.309 | Not Significant |
| Type of Retirement | Financial | 70972.5 | 0.030 | Not Significant |
| | Mental / Psychological | 78026 | 0.832 | Not Significant |
| | Social | 73726 | 0.159 | Not Significant |
| Relationship Status | Financial | 4.937 | 0.085 | Not Significant |
| | Mental / Psychological | 3.132 | 0.209 | Not Significant |



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

| | | | |
|---------------------------------------|---------|-------|-----------------|
| Social | 5.777 | 0.056 | Not Significant |
| Highest Educational Attainment | | | |
| Financial | 7476.5 | 0.136 | Not Significant |
| Mental / Psychological | 8278 | 0.400 | Not Significant |
| Social | 9053 | 0.829 | Not Significant |
| Rank Before Retirement | | | |
| Financial | 1.039 | 0.595 | Not Significant |
| Mental / Psychological | 1.519 | 0.468 | Not Significant |
| Social | 2.394 | 0.302 | Not Significant |
| Designation | | | |
| Financial | 52752 | 0.024 | Not Significant |
| Mental / Psychological | 58774.5 | 0.734 | Not Significant |
| Social | 55095.5 | 0.130 | Not Significant |

Legend: Significant at p -value < 0.05

Table 15 illustrates the comparison of responses on the challenges of retirement when grouped according to profile. It was observed that all computed p -values were greater than the p -value of 0.05, thus there was no significant difference found. This result could imply that how the retirees handle or face the challenges associated with their retirement is not contributed by their profile characteristics. From the discussion of the results with scientific studies based from literature search, several conditions affect how retirees face the challenges, mostly connected with the indicators under all constructs of the variables but not on the relationship of participants' profiles. Some of these are concerned with savings, financial literacy and planning, spending and consumption and presence of dependence that necessitates effort on the retirees to find another job in order to supplement their pensions.

Table 16
Relationship between Role Identity and Impact of Retirement

| Impact of Retirement | rho-value | p-value | Interpretation |
|----------------------|-----------|---------|--------------------|
| Well-being | 0.182** | 0.000 | Highly Significant |
| Financial | -0.010 | 0.740 | Not Significant |
| Emotional | -0.014 | 0.669 | Not Significant |

Legend: Significant at p -value < 0.01

Table 16 illustrates the association between role identity and impact of retirement. It was observed that the computed rho-values indicates a moderate direct correlation and the resulted p -values were less than the alpha level of 0.01, thus a significant relationship exists between role identity and impact of retirement in terms of well-being. Hence the null hypothesis is rejected. There is a significant difference between role-identity with impact of retirement as to well-being. Well-being connotes sense of happiness and satisfaction, because of this, the retirees for all intent and purpose are expected to maintain their well-being in order to cope well with a crucial event in their lives, transition for active police practice, which they could have identified with for a long time and into becoming a civilian free from the prestige and authority of a police officer.

Table 17
Relationship between the Role Identity and Challenges of Retirement

| Challenges of Retirement | rho-value | p-value | Interpretation |
|--------------------------|-----------|---------|--------------------|
| Financial | 0.061 | 0.052 | Not Significant |
| Mental / Psychological | 0.221** | 0.000 | Highly Significant |
| Social | 0.157** | 0.000 | Highly Significant |

Legend: Significant at p -value < 0.01



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

Table 17 shows the relationship between role identity and challenges of retirement. It was observed that the computed rho-values indicates a moderate direct correlation and the resulted p-values were less than the alpha level of 0.01, on mental/psychological and social indicators. The null hypothesis is rejected, there is a highly significant correlation between role identify when group along the mental/psychological and social when compared with the challenges of retirement.

Table 18
Relationship between the Impact and Challenges of Retirement

| Well-Being | rho-value | p-value | Interpretation |
|------------------------|-----------|---------|--------------------|
| Financial | 0.022 | 0.480 | Not Significant |
| Mental / Psychological | 0.319** | 0.000 | Highly Significant |
| Social | 0.393** | 0.000 | Highly Significant |
| Financial | | | |
| Financial | 0.011 | 0.735 | Not Significant |
| Mental / Psychological | -.109** | 0.001 | Highly Significant |
| Social | 0.083** | 0.009 | Highly Significant |
| Emotional | | | |
| Financial | -0.091** | 0.004 | Highly Significant |
| Mental / Psychological | -0.085** | 0.007 | Highly Significant |
| Social | -0.009 | 0.788 | Not Significant |

Legend: Significant at p-value < 0.01

Table 18 presents the association between impact and challenges of retirement. It was observed that the computed rho-values indicates an almost negligible to moderate indirect correlation and the resulted p-values were less than the alpha level of 0.01, thus a significant relationship exists.

However, significant relationship exists between the impact of retirement in terms of well-being and financial and the challenges in terms of financial and emotional. This means that the greater the impact of retirement as to well-being; the more problems encountered in terms of mental and social; the greater the impact in terms of financial, the more problems on social while lesser problems on mental. Meanwhile, there was a significant different between emotional impact and social challenges.

Table 19
Proposed Action Plan to Address the Challenges Experienced

| Key Result Area | Objectives | Strategies | Person Responsible | Performance Indicator |
|--|--|--|--------------------|--|
| Financial: Lack of Savings, poor financial management Employment Dependents | To promote financial literacy and enhance the value of saving for the future; to assist dependents to become independent; to connect abled bodied pensioner to work or employment fitted for them outside or practice; to open | Conduct of Seminar/Training of Financial Management training for active police practitioner, create program for employee's saving and investment | PNP | Number of retirees who developed financial plan/ obtained financial independence |



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



Website: <https://etcor.org>



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

| | | | | |
|---|--|---|----------------------------------|--|
| | opportunity for sound investment | | | |
| Mental/ Psychological Stress; depression, anxiety, social isolation | To conduct program for stress management Create counselling services; lobby for additional pension or benefits for retirees | Identify manpower resources from the PNP and other government agencies to support psychological and health programs and services Coordinate with specialist Conduct of Monthly Health Check through the coordination with DOH | PNP with DOH | Number of retirees undergo the Health Care Program |
| Health Challenges | | | | |
| Social Family support, relationship building | To create intervention services in support of family members of police and retirees | Conduct of House /Hospital/ Jailed Visitation | PNP/DSWD/ DOH and other agencies | Number of retirees visited |

CONCLUSIONS

1. Majority of the participants are male, married, optionally retired, holder of bachelor degree, retired with the rank of SPO1 to SPO4 and they belong to the elderly group (senior citizen).
2. Most of the participants, perceived that their role identity as police officer upon their retirement means losing their special privilege as a police officer. On the other hand, the less significance to the respondent was losing of influence to the people on the PNP organization.
3. There is almost equal impact of retirement in terms of well-being, financial and emotional.
4. Majority of the participants, agreed that mental and psychological conditions are the most recognized challenges they suffer, followed by social challenge and last is the financial challenge.
5. There is a significant relationship between social relationship status and demographic profile, whereas for the other demographic profile indicators, the hypothesis was accepted in other indicators; hence, there is no significant relationship between profile indicators sex, age, optional or compulsory retirement, highest educational attainment, rank designation before retirement and designation when grouped with role identity variables.
6. All variables of impact when correlated with the indicators for impact of retirement resulted to a no significant except for emotional and highest educational attainment. However, the comparison of responses on the challenges of retirement when grouped according to profile, there was no significant differences found.
7. There is significant relationship exists between the impact of retirement in terms of wellbeing and financial and the challenges in terms of financial and emotional.

RECOMMENDATIONS

1. The PNP may create or revise policies concerning the welfare of retirees and active police officers for early preparation for foreseeable retirement in the form of: financial management, counselling services, health services and relationship building, stress management in the workplace so that retirees will not have post traumatic experiences that they will bring along with them in their retirement life.
2. The PNP may create a culture of positivity in the PNP which could be in the form of good financial management, stress free work environment or programs such as stress management, livelihood program, education to improve financial literacy, health support program and psychological intervention.



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

3. The PNP may formulate mechanisms by which employees or police who are having problems could be free to express themselves in order to avoid fast turn-over of employees.
4. The PNP and concerned agencies may create and apply gender sensitivity program to the advantage of women in the PNP Force.
5. The Human Resource Department of the PNP may create a system for transparency in promoting employees in order to counter resentment and disappointment in service.

REFERENCES

- Adam, H. (2024). Descriptive Statistics : Definition, Overview, Types, Example. <https://www.investopedia.com>
- Amihan, S. R., & Sanchez, R. D. (2023). Connecting Workplace Literacy Gaps through Innovative Academe-Industry Collaboration. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(2), 515-528.
- Amihan, S. R., Sanchez, R. D., & Carvajal, A. L. P. (2023). Sustained quality assurance: Future-proofing the teachers for an ASEAN higher education common space. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(4), 276-286. [https://etcor.org/storage/iJOINED/Vol.%20II\(4\),%20276-286.pdf](https://etcor.org/storage/iJOINED/Vol.%20II(4),%20276-286.pdf)
- Australian Government Department of Health, "Commonwealth home support programmed," (2018).
- Belmi, P., Barragan, R.C., Neale, M.A. and Cohen, G.L. (2016). Threats to social identity can trigger social deviance. *Personality and Social Psychology Bulletin* 467-489.
- Blau, D.M. (2018). Retirement and consumption in a life cycle model, *Journal of Labor Economics*, 35-71.
- Brown, A., D. (2017). Identities and identity work in organization. *International Journal of Management Reviews* 20-40
- Borchelf, M Gilberg, R Horgas A. I. and Geiselman B. (2019). On the Significance of Morbidity and Disability in Old Age. In: Baltes P.B. Mayer K.U. editors. *The Berlin Aging Study. Aging from 70 to 100*. New York: Cambridge University Press 2019. Pp 403-429.
- Bullock, K., & Gerland, J. (2017). Police officers, mental (ill-) health and spoiled identity, *Criminology and Criminal Justice*, 1-17.
- Carney, C. Bates, L. and Sargeant, E. (2019). Exploring the impact of retirement on policeman well-being.
- Carter, M. J. (2017). Advancing identity theory; examining the relationship between activated identities and behaviors in different social contexts *Social Psychology Quarterly* 2003.
- Carvajal, A. L. P., & Sanchez, R. D. (2023). Strategic Considerations, Challenges, and Opportunities in Establishing the International Journal of Open-access, Interdisciplinary, and New Educational Discoveries (iJOINED). *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(2), 539-546.
- Carvajal, A. L. P., & Sanchez, R. D. (2024). Probing the Leadership Qualities of Local Chief Executives (LCEs) in Creating Competitive Creative Communities: Basis for Leadership Framework and Development Plan. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 3(1), 380-400. [https://etcor.org/storage/iJOINED/Vol.%20III\(1\),%20380-400.pdf](https://etcor.org/storage/iJOINED/Vol.%20III(1),%20380-400.pdf)
- Carvajal, A. L. P., Sanchez, R. D., & Amihan, S. R. (2023). Probing the Seven Qualities of True Leadership: A



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

Qualitative Investigation of Selected Experienced and Successful Leaders in Various Industries. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(3), 898-912. [https://etcor.org/storage/iJOINED/Vol.%20II\(3\),%20898-912.pdf](https://etcor.org/storage/iJOINED/Vol.%20II(3),%20898-912.pdf)

- Chau N, Bourgkard E, Bhattacharjee AS Ravaud JF and Choquet M, Mur JM. (2017). Associations of Job, living conditions and lifestyle with occupational injury in working population; a population-based study; *Int Arch Occup Environ Health*.
- Choi, J. J., Laibson D., Madrian, B. C. and Metrick, A. (2019). Defined contribution pensions Plans rules, participant's choices, and the path of least resistance: In J.M. Poterba (Ed.), *Tax policy and the economy*.
- Clark, E.A., Y. Georgellis and P. Sanfey (2019) – Scarring: the psychological impact of past unemployment, *Economia*, 68, 221-241.
- Diaz, V. and Nuno, L. (2021) Women and Policing: Assessment Factors related to the likelihood of women pursuing a career as police officer. Retrieved on May 15, 2022.
- Dizon, E. C., & Sanchez, R. D. (2020). Improving select grade 7 Filipino students' reading performance using the eclectic model. *Journal of World Englishes and Educational Practices*, 2(2), 216-221.
- Government Office for Science, *Future of an Ageing Population*, Government Office for Science (2017) London.
- Green B. H Copeland J.R. Dewey M.E. Shamra V. Saunders P.A. Davidson I.A Sullivan C, and Mc William C (2019). Risk factors for depression in elderly people. A prosperity study *Acta Psychiatr scand*: 86 (3); 213.
- Hansson R. O., Jones W. H., Carpenters B.N. and Remonder J. H (2019) Human Development. *International Journal of Human Development*, 2018; 27 (1); 41-53.
- Hatcher, D. Chang, E., Schmied, V. and Garrido, S. (2019). Exploring the Perspectives of Older People on the Concept of Home. Retrieved on May 31, 2022.
- Heikkinen R. Bergs Arland K. (2019). Depressive symptoms in late life. *Journal of cross cultural Gerontology*.
- Hershey, D. A., & Henke's, K (2019). Impact of different types of retirement transitions on perceived satisfaction with life. *The Gerontologist* 232-244.
- Hershey, D. A., Jacobs-Lawsons J. M., Mc Andle, J.J. and Hamagami F. (2017). Psychological foundations of financial planning for retirement *Journal of Adult Development*, 14 (1-2), 26-36.
- Hilari, S. and Litsey, B. (2019). Reducing police turnover: Recommendation for the law enforcement agency. Retrieved April, 2, 2022.
- Jones, S., (2017). Describing the mental health, profile of first respondents a systematized review, *Journal of the American Psychiatric Nurses Association*, 23 (3), 200-214.
- Jonyo D.O. and Jonyo B.O. (2017). Teacher Management; Emerging Issues in Kenya- Africa *European Journal of Educational Sciences*, Vol. 4 (1), 1-18
- Joo, S.H., and Grable, J. (2017). Employee education and the likelihood of having a retirement saving program, *Journal of Financial Counseling and Planning*.
- Kabera, M.D. (2017). The Psychological Challenges Experienced in Retirement by Police Officers: A Case Study of the Administration Police Officers in Kenya. Retrieved on May 30, 2022.



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

- Kaplan, D. and Berkman, B. (2021). Effects of Life Transitions on Older Adults Retrieved on March 15, 2022
- Khalil, M. (2019). Factors affecting post retirement satisfaction of community-dwelling older adults. Retrieved on May 30, 2022.
- Kiniyagahian, F., Scafari, M., and Mansori, S. (2019). Influential Behavior on Retirement Planning: A case study. Retrieved on May 30, 2022.
- Kinnaird, B. A. (2019). Life after law enforcement; finding the hidden splendor for our warriors in blue "after the smoke clears".
- Luisaidi A. (2018). Preparing for Retirement; The importance of Planning Costs. Paper presented at the National Tax Association.
- Lusardi, A., and Mitchell, O., (2017). Financial literacy and retirement preparedness: Evidence and implications for financial education. *Business Economics*, 35-44
- Maestas, K. J. Mullen, and D. Powell, D. (2017). *The Effect of Population Aging on Economic Growth, the Labor Force and Productivity*, National Bureau of Economic Research, Cambridge, MA, USA.
- Max L. S. David J. V. Jacobijn G. Aartjan T. F. Ross van der Mast and Rud G. J.(2017). Is depression in old age fatal only when people feel lonely *American Journal Psychiatry* 2017: 162: 178-180.
- Mc- Canlies, E. C, Surkisian, K., Andrew, M.E. Burdified, C.M. and Volanti, J (2017). Association of per traumatic dissociation with symptoms of depression and posttraumatic stress disorder. *Psychological Trauma Theory; Research; Practices and Policy*.
- Mcleod, S (2023). *Psychology, Research, Methodology*. www.simplypsychology.org
- Measta N. (2019). Back to Work: Expectations and Realization of Work after retirement, *Journal of Human Resources* 45 (3).
- Milne, D (2018). *The Psychology of Retirement: Coping with the Transition from work*, Hobien, United States: John Wiley & Sons
- Momanyi, D. N., & Del Mundo, E. M. (2022). Challenges and Adaptation Mechanisms of International Students Amidst Flexible Learning. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 1(3), 30-38.
[https://etcor.org/storage/iJOINED/Vol.%20I\(3\),%2030-38.pdf](https://etcor.org/storage/iJOINED/Vol.%20I(3),%2030-38.pdf)
- Munnell, A.H., Webb, A. and Hou, W. (2019). How much should people save? Issue in Brief 14-11. Chestnut Hill. MA: Center for Retirement Research at Boston College.
- Muñoz, M. C., & Sanchez, R. D. (2023). Exploring Fernandino Teens TV as a supplementary learning delivery modality: Opportunities and challenges from the lens of select learners. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(1), 358-374.
- Museya, K.M. (2017). Livelihood Impacts of Challenges in Accessing Pension Benefits: A Case of Civil Service Teacher Retirees in Kapiri- Mposhi District Zambia, *Social Policy for Development (SPD)*.
- Nagarajan, A. A. C. Teixeira, and S. T. Silva (2016). "The impact of an ageing population on economic growth: an exploratory review of the main mechanisms," *Analise Social*, vol. 51, no. 21, pp. 4-35. View at: Google Scholar (cited by Hatcher, D. Chang, E., Schmied, V. and Garrido, S. (2019)



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

- Nunn, J. M. Cramm, J. Van Exel, and A. P. Nieboer (2015). "The ideal neighbourhood for ageing in place as perceived by frail and non-frail community-dwelling older people," *Ageing and Society*, vol. 35, no. 8, pp. 1771–1795, 2015. View at: Publisher Site | Google Scholar.
- Osborne. J. W. (2018). Psychological Effects of the Transition to Retirement, *Canadian Journal of Counselling and Psychotherapy*: 46 (2) 1-B.
- Penninx B. W. Guralnik J. M. Ferrucci L. Simonsich E. M. Deeg D.J., and Wallace R. B. (2018). Depressive symptoms and physical decline in community dwelling older persons. *Journal of the American Medical Association* 2018: 127. 1720-1726
- Pinquart M. and I. Schindler (2017). Changes of Life Satisfaction in the Transition to retirement: A latest-class approach, *Psychology and Aging*, 22, 442-455.
- PNP Memorandum Circular No. 2012-012 Pre-Retirement Program of Retiring PNP Personnel (November 12, 2012).
- Provisions of Retirement Benefit Claims (RA 6975- PNP Law)
- Section 39, RA 6975 Compulsory Retirement;
- Section 40, RA 6975 Optional Retirement;
- Sharn, M., Boot, C. Husnam, M., Lindoborn, M and Van der, A. J. (2018). Domains and Determinant of Retirement. Retrieved on May 30, 2022.
- Putnam R (2018). *Bowling alone: The Collapse and Revival of American Community* Simon & Schuster: New York.
- Roach J, Carturight, A., and Sharatt, A., (2017). Dealing with the unthinkable; a study of the cognitive and emotional stress of adult and child homicide investigation on police investigation. *Journal of Police and Criminal Psychology* 251-262.
- Salendab, F. A., & Sanchez, R. D. (2023). Graduates Tracer Study: The Employability Status of Bachelor of Elementary Education (BEED) of Sultan Kudarat State University – Kalamansig Campus. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(2), 642-655
- Salendab, F. A., Ocariza-Salendab, R. L. A., & Sanchez, R. D. (2023). Employers' Feedback on the Performance of Bachelor of Elementary Education (BEED) Graduates in the Workplace: A Pre-Deployment Training Remediation Implications. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(3), 882-897.
[https://etcor.org/storage/iJOINED/Vol.%20II\(3\),%20882-897.pdf](https://etcor.org/storage/iJOINED/Vol.%20II(3),%20882-897.pdf)
- Sanchez, A. M. P. (2022). HR practitioners' perceptions on boosting employees' loyalty and commitment: Inputs for a 21st century-responsive human resource system. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 1(4), 89-102.
- Sanchez, R. D. (2020, December 27). "Preserving the Honor of the 'Honoris Causa': Revisiting the Guidelines on the Conferment of Honorary Degrees". SunStar Pampanga. Retrieved from <https://www.pressreader.com/philippines/sunstar-pampanga/20201227/281608128045257>
- Sanchez, R. (2023). Utilization of the daily lesson logs: An evaluation employing the CIPP model. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(1), 199-215.



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

- Sanchez, R. D. (2023). Unveiling the moral-theological foundations of the nullity of marriage due to psychological incapacity. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(1), 397-404.
- Sanchez, R., & Sarmiento, P. J. (2020). Learning together hand-in-hand: An assessment of students' immersion program in a schools division. *International Journal of Research Studies in Education*, 9(1), 85-97.
- Sanchez, R. D., Sanchez, A. M. P., & Sanchez, J. J. D. (2023). Delving into the Integration of Research Subjects in the Junior High School Curriculum from the Learners' Point of View. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(1), 432-442.
- Sanchez, R., Sarmiento, P. J., Pangilinan, A., Guinto, N., Sanchez, A. M., & Sanchez, J. J. (2022). In the name of authentic public service: A descriptive phenomenological study on the lives of Filipino teachers in select coastal villages. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 1(1), 35-44.
- Skinner, J., (2017). Are You Sure You're Saving Enough for Retirement, *Journal of Economic Perspective*, 21 (3), 59-80.
- Smith, F. M. (2018). The shifting self: Social identity in retirement. *Kentucky Journal of Communication*, 4-20
- Speck C. E. Kukull W. A Brenner D.E. Bowen J.D MC Cormick W.C. Teri W.L. Pfanschmiolt M.L. Thompson J. D., and Larson E.B. (2017). History of depression as a risk factor for Alzheimer's disease. *Epidemiology* 2017, 61366-369
- Tessier DM, Lassman- Vague VJ. (2017). Diabetes and education in the elderly. *Diabetes, Melab.* 33 (51). S75-8.
- Tiquis, M. V. V. (2023). FADS (FAQES All-in-One Digital Stories): Innovative Materials in Addressing Learning Gaps in Numeracy and Literacy. *International Journal of Open-access, Interdisciplinary and New Educational Discoveries of ETCOR Educational Research Center (iJOINED ETCOR)*, 2(3), 185-190. [https://etcor.org/storage/Vol.%20II\(3\),%20185-190.pdf](https://etcor.org/storage/Vol.%20II(3),%20185-190.pdf)
- Tirindi, C.K. (2017). Aging and Retirement in Kenya: Focus on Aging and Retired Teachers under the Teachers Service Commission Nairobi, Kenya: Kenyatta University.
- Thuru P.W. (2018). Influence of Retirement Preparation on Happiness in Retirement: A Case of Nyeri Country: Kenya, *International Journal of Education and Research Vol.* 1(3), 44-52.
- Tufano, S. (2018). Role Identity and Transition from Police Department to Civilians Life.
- Van Derhei, J., and Copeland C. (2018). The EBRI retirement readiness rating. Retirement income preparation and future prospects, Employee Benefit Research Institute Issue Brief.
- Vinney, C. (2019). Understanding Social Identity Theory and its Impact on Behaviour.
- Von Humboldt, I. Leal, and F. Pimenta (2014). "What predicts older adults' adjustment to aging in later life? The impact of sense of coherence, subjective well-being, and sociodemographic, lifestyle, and health-related factors," *Educational Gerontology*, vol. 40, no. 9, pp. 641-654, 2014. View at: Publisher Site | Google Scholar.
- Wang, M., and Shi, J. (2018). Psychological research on retirement. *Annual Reviewed Psychology* 209-233.



ETCOR Educational Research Center Inc.
SEC Reg. No. 2024020137294-00

Sta. Ana, Pampanga, Philippines



Website: <https://etcor.org>



iJOINED ETCOR
P - ISSN 2984-7567
E - ISSN 2945-3577



The Exigency
P - ISSN 2984-7842
E - ISSN 1908-3181

- Wang, M., and Shultz, K. S. (2019). Employee retirement: A review and recommendations for future investigation, *Journal of Management*. 36 (1). 172- 206.
- Wanick J. (2019). *Listening with different ears. Counselling people over sixty* Ft. Bragg CA; QED Press 2019
- Watson, L., and Andrews, L., (2017). The effects of a trauma risk management (TRM) program on stigma and barriers to help-seeking in the police-*International Journal of Stress Management*.
- Wiener J., and Doescher, T. (2018). A framework for promoting retirement savings. *The Journal of Consumer Affairs*, 42 (2), 137-164.
- Wong ND (2017). Metabolic syndrome; cardiovascular risk assessment and management. *Am J Cardiovasc Drugs*: 7 (4): 259-72.
- Wulsin L. R. Vaillant G. E., and Wells V.E. (2019). A systematic review of the mortality of depression *Psychosomatic Medicine*, 2019, 161- 6-17.