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



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

## Police Separation, Retirement, and Pension System: An Explanatory Sequential Mixed Methods Study

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**Received:** 20 August 2025

**Revised:** 12 October 2025

**Accepted:** 26 October 2025

**Available Online:** 27 October 2025

**Volume IV (2025), Issue 4, P-ISSN – 2984-7567; E-ISSN - 2945-3577**

<https://doi.org/10.63498/etcor490>

### Abstract

**Aim:** This study examined the levels of satisfaction and acceptance among Police Commissioned Officers, Police Non-Commissioned Officers, and retired PNP personnel regarding the implementation of current and proposed retirement benefit systems.

**Methodology:** Employing an explanatory sequential mixed-methods design, the research analyzed perceptions across key components such as separation benefits, compulsory and optional retirement, longevity pay, total permanent disability, death and disability benefits, and proposed reforms under the new system. Quantitative data were processed using the Kruskal-Wallis test and Spearman Rho correlation, while qualitative insights were interpreted through thematic analysis.

**Results:** Findings indicated overall moderate to high satisfaction, suggesting that the existing system is generally effective, although ratings from Police Non-Commissioned Officers and retirees revealed areas needing improvement. While most benefits were equitably implemented, rank-based provisions such as the One Rank Higher and Retirement Grade benefits disproportionately favored commissioned officers, underscoring the need for equitable policy adjustments. Acceptance of proposed reforms was generally positive, especially for optional retirement, but provisions on financial computation and benefit adjustments require clearer guidelines. Significant group differences in acceptance of Retirement Grade and Pay suggest rank-based disparities that warrant further policy refinement. A strong positive correlation between satisfaction and acceptance implies that personnel are more likely to support reforms when benefits are transparent, fair, and responsive to their needs. Qualitative findings further highlighted emotional and identity-related challenges in retirement, pointing to the need for psychosocial support, financial literacy, and reintegration programs.

**Conclusion:** The study underscores the need for policy reforms that promote fairness in rank-based benefits and reinforce psychosocial and reintegration support for retirees. A transparent, equitable, and responsive retirement system can enhance satisfaction and foster greater acceptance of future reforms among PNP personnel.

**Keywords:** retirement system, pension benefits, separation benefits, police officers, rank-based disparities, satisfaction, acceptance

### INTRODUCTION

The Philippine National Police (PNP) played a vital role in maintaining peace, order, and national security, and its separation, retirement, and pension system was essential in ensuring the welfare of personnel during and after service (Ambata et al., 2025). Designed to safeguard those who had dedicated their careers to public service, the system faced three central challenges: adequacy, fairness, and sustainability. Adequacy was undermined by benefits that did not consistently keep pace with the rising cost of living, particularly for lower-ranking retirees or those with longer service, often resulting in financial strain and reduced quality of life. Fairness was affected by disparities in rank, years of service, and retirement conditions, coupled with perceived inconsistencies and lack of transparency in policy implementation. Sustainability was challenged by demographic changes and fiscal pressures,



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raising concerns about the long-term viability of the system without reforms such as diversified funding sources, enhanced administrative efficiency, and strategies to ensure the solvency of the retirement fund.

Globally, researchers had examined retirement as a complex institutional and psychological process rather than a mere end of employment. Parnaby and Weston (2020) identified the underexplored nature of police retirement, emphasizing that it involved dimensions of disengagement, symbolic decoupling, and celebration. Their findings framed retirement as a dynamic process shaped by both individual agency and institutional structures. In the United Kingdom, Bullock et al. (2020b) found that retirement transitions disrupted not only financial routines but also deeply rooted occupational identities, particularly when retirement was involuntary. Similarly, Bullock et al. (2020a) conceptualized retirement as a multidimensional experience influenced by health, financial preparedness, organizational justice, and broader sociocultural factors. AlKaabi and Davies (2022) observed in a Middle Eastern context that early retirement led to the loss of institutional knowledge, stressing the importance of organizational support mechanisms for work-life balance and stress management.

Further international studies highlighted the emotional and social dimensions of police retirement. Parnaby and Broll (2021) demonstrated that both personal and social resilience significantly predicted post-retirement satisfaction among Canadian officers, while lingering trauma negatively affected well-being. Carney et al. (2021) in Australia found that retirees often experienced conflicting emotions—relief, grief, and disorientation—due to the loss of identity and social networks. They noted that adaptive coping mechanisms such as counseling and new social engagements improved post-service adjustment. Jones (2022), in the New York context, underscored the role of proactive planning—financial, social, and psychological—in promoting smoother transitions. Similarly, Lamichhane (2021) revealed that Nepalese officers, despite their policy-making competence, often neglected personal retirement planning, leading to financial strain and psychosocial challenges.

In addition to the psychosocial aspects, pension system sustainability remained a major concern globally. Aubry and Wandrei (2020) analyzed police and fire pensions in the United States and found that while costs were significant, they were often overstated. Their study recommended reforms balancing fiscal sustainability with workforce retention. Hadi et al. (2022) examined pension systems in Iceland and the Netherlands—models known for adequacy and equity—and suggested lessons applicable to reforming pension frameworks in Indonesia and other developing contexts. Ananta et al. (2021) further discussed Indonesia's shift from a defined benefit to a defined contribution model, cautioning that such structural reforms required complementary social safeguards. Likewise, Kasaoka (2021) examined ASEAN corporate pension systems and found that organizational strength directly influenced retirement security, emphasizing that employer participation was essential in regions with limited public pensions.

In the Philippine context, local studies underscored the same concerns. Layugan et al. (2024) assessed the PNP's Pension and Retirement Benefits System and identified persistent issues such as incomplete documentation, delayed record issuance, and weak feedback mechanisms that undermined the efficiency of service delivery. These administrative gaps resulted in dissatisfaction and mistrust among retirees and their families. The study recommended procedural streamlining, clearer communication channels, and the adoption of technology-based solutions to improve transparency and service efficiency. Complementing this institutional perspective, Garcia (n.d.) investigated the well-being of PNP retirees in the MIMAROPA region and found that emotional and financial challenges, rather than demographic variables, were the primary determinants of retirement satisfaction. This highlighted the need for institutional and community-based support beyond monetary benefits. Broadening the discussion, Sinco (2023) explored the post-retirement careers of former military and police officers in the Philippines and found that many pursued second careers in government, private security, and local politics. While this reflected the adaptability and continued leadership of retirees, the study emphasized the lack of institutional programs to support career reintegration and skills development.

Despite these valuable contributions, a significant research gap persisted in understanding the satisfaction and acceptance levels among active and retired PNP personnel—particularly within the Eastern Police District—regarding both the current and proposed retirement systems. This gap limited the capacity of policymakers to design responsive and equitable reforms. Hence, this study was conducted to analyze the existing system's strengths and weaknesses, examine satisfaction and acceptance patterns across rank categories, and generate evidence-based policy recommendations to enhance fairness, transparency, and post-service welfare.

This study carried academic and practical significance. Academically, it contributed to criminology, public administration, and social policy by integrating institutional, psychological, and sociological perspectives on police



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retirement. Practically, it aimed to inform future retirement and pension policies that promote financial security, emotional well-being, and organizational justice for both active and retired personnel. The study's explanatory sequential mixed-methods design offered technical novelty by combining quantitative analysis of satisfaction and acceptance with qualitative exploration of emotional and identity-related experiences—a rare approach in police retirement research within the Philippines.

The study was anchored on Ebaugh's (1988) Role Exit Theory, which explained how individuals transition from one identity or role to another, navigating the psychological and social adjustments that accompany disengagement from occupational life. This framework guided the analysis of how police personnel reconstruct meaning, satisfaction, and acceptance during retirement and how institutional structures either facilitate or hinder this transition. The theory provided the conceptual foundation for interpreting the interplay between personal experiences and systemic policy structures within the PNP's retirement system.

### Statement of the Problem

Despite the crucial role of the Philippine National Police (PNP) in ensuring public safety and national security, concerns have persisted regarding the adequacy, fairness, and sustainability of its separation, retirement, and pension system. While previous studies have explored administrative processes and fiscal management within the organization, limited empirical research has been conducted to assess the level of satisfaction and acceptance of PNP personnel and retirees toward both the current and proposed benefit systems. This lack of understanding of personnel perceptions hinders the development of equitable and evidence-based reforms that address institutional gaps and the evolving needs of officers transitioning into retirement. Hence, this study addressed the problem of determining the level of satisfaction of police personnel and retirees with the current system and their acceptance of the proposed Senate Bill No. 2501, which seeks to revise the existing retirement and pension framework. The study further examined whether differences exist among the perspectives of Police Commissioned Officers, Police Non-Commissioned Officers, and retired personnel, and explored the lived experiences of retirees to provide insights for more inclusive and sustainable policy reform.

### Research Objectives

#### General Objective

The general aim of this study was to investigate the level of satisfaction of the respondents with the current system and their level of acceptance of the proposed separation, retirement, and pension system of the Philippine National Police.

#### Specific Objectives

Specifically, this study sought to:

1. Describe the level of satisfaction of the respondents with the implementation of the current separation, retirement, and pension system in terms of:
  - 1.1. separation benefits;
  - 1.2. compulsory retirement;
  - 1.3. optional retirement;
  - 1.4. longevity pay and allowances;
  - 1.5. total permanent physical disability;
  - 1.6. one-rank-higher benefits;
  - 1.7. retirement benefits; and
  - 1.8. death and disability benefits.
2. Determine whether there is a significant difference in the level of satisfaction with the implementation of the current system among commissioned officers, non-commissioned officers, and retired personnel.
3. Describe the level of acceptance of the respondents of the proposed separation, retirement, and pension system (Senate Bill No. 2501) in terms of:
  - 3.1. compulsory retirement;
  - 3.2. optional retirement;
  - 3.3. retirement grade and pay;





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- 3.4. separation pay;
- 3.5. survivorship pension rates;
- 3.6. adjustments in pension;
- 3.7. harmonization of total permanent disability benefits; and
- 3.8. termination of benefits.
4. Determine whether there is a significant difference in the perception of the proposed separation, retirement, and pension system among the three groups of respondents.
5. Determine whether there is a significant relationship between the respondents' level of satisfaction with the implementation of the current system and their level of acceptance of the proposed Senate Bill No. 2501.
6. Unearth the lived experiences of the retired respondents regarding the implementation of the current separation, retirement, and pension system in the Philippines.

## Research Questions

This study sought to answer the following research questions:

1. What is the level of satisfaction of the respondents with the implementation of the current separation, retirement, and pension system in terms of:
  - a. separation benefits;
  - b. compulsory retirement;
  - c. optional retirement;
  - d. longevity pay and allowances;
  - e. total permanent physical disability;
  - f. one-rank-higher benefits;
  - g. retirement benefits; and
  - h. death and disability benefits?
2. Is there a significant difference in the level of satisfaction with the implementation of the current system among commissioned officers, non-commissioned officers, and retired personnel?
3. What is the level of acceptance of the respondents of the proposed separation, retirement, and pension system (Senate Bill No. 2501) in terms of:
  - a. compulsory retirement;
  - b. optional retirement;
  - c. retirement grade and pay;
  - d. separation pay;
  - e. survivorship pension rates;
  - f. adjustments in pension;
  - g. harmonization of total permanent disability benefits; and
  - h. termination of benefits?
4. Is there a significant difference in the perception of the proposed system among the three groups of respondents?
5. Is there a significant relationship between the respondents' level of satisfaction with the current system and their level of acceptance of the proposed reforms?
6. How do retired personnel describe their lived experiences regarding the implementation of the current separation, retirement, and pension system in the Philippines?

## Hypotheses

Given the stated research problems, the following hypotheses were tested at 0.05 level of significance:

$H_0$ : There is no significant difference in the level of satisfaction in the implementation of the current separation, retirement, and pension system among commissioned officers, non-commissioned officers, and retired personnel.

$H_0$ : There is no significant difference in the level of acceptance in the proposed separation, retirement, and pension system among the groups of respondents.



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*H<sub>0</sub>*: There is no significant relationship between the respondents' level of satisfaction in the implementation and their level of acceptance of the proposed Senate Bill No. 2501 of the aforementioned variables

## METHODS

### Research Design

This study employed a sequential explanatory mixed methods design, a robust approach that integrates quantitative and qualitative data to provide a comprehensive understanding of complex issues (Creswell & Clark, 2017). The design was implemented in two distinct phases. The first phase involved the collection and analysis of quantitative data to identify patterns, trends, and relationships among key variables related to police separation, retirement, and pension systems (Fetters et al., 2013). The second phase consisted of qualitative data collection through semi-structured interviews to explore in depth the underlying reasons, motivations, and perceptions behind the numerical results (Ivankova et al., 2006).

This design was deemed most appropriate for the study because it allowed statistical measurement of satisfaction and acceptance levels while also capturing the lived experiences of retired police personnel to explain and enrich the quantitative findings. The integration of both methods strengthened the interpretation of results and facilitated a more holistic understanding of the research problem.

### Population and Sampling

The study involved three groups of respondents: Police Commissioned Officers (PCOs,  $n = 35$ ), Police Non-Commissioned Officers (PNCOs,  $n = 40$ ), and Retired Personnel ( $n = 173$ ) from the Eastern Police District—covering Pasig, Mandaluyong, Marikina, and San Juan Cities. A purposive sampling technique was employed to capture the diverse experiences of both active and retired members of the Philippine National Police (PNP).

For the quantitative phase, a G\*Power analysis determined a minimum sample size of 90 respondents based on an effect size of 0.40 and a statistical power of 0.95. To enhance generalizability and statistical robustness, additional respondents were included beyond the minimum requirement, ensuring adequate representation across the three respondent groups. Retired personnel who left the service from 2014 to the present were included to ensure contemporaneous relevance.

For the qualitative phase, 20 recently retired personnel (2020–present) were selected through purposive sampling. Their recent experiences and availability to participate were considered essential to provide detailed, context-rich accounts of the current retirement system. This two-tiered sampling ensured both statistical representativeness and experiential depth, consistent with mixed-method research principles.

### Instruments

Quantitative data were gathered using a researcher-made questionnaire developed based on Republic Act No. 11709, as amended by Republic Act No. 11939, and the provisions of Senate Bill No. 2501. The instrument utilized a 4-point Likert scale to assess satisfaction (1 = Very Dissatisfied to 4 = Very Satisfied) and acceptance (1 = Highly Unacceptable to 4 = Highly Acceptable) toward different aspects of the current and proposed separation, retirement, and pension system.

The instrument underwent psychometric evaluation to ensure reliability and validity. The computed Cronbach's alpha coefficient was 0.853, indicating good internal consistency. Two subject matter experts in criminology and public administration and one research methodology expert evaluated the instrument for content validity, yielding a Content Validity Index (CVI) of 1.00 for all items in terms of relevance and clarity.

For the qualitative phase, a semi-structured interview guide was developed to explore respondents' lived experiences and perceptions. The guide contained open-ended questions that encouraged participants to share their narratives and perspectives, with flexibility for probing and follow-up questions to obtain detailed and meaningful responses.

### Data Collection

Prior to data collection, formal approval was secured from the Dean of the Graduate School of the Philippine College of Criminology and the District Director of the Eastern Police District. Written informed consent was obtained from all participants.



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Quantitative data were collected between January and February 2025 through personally administered questionnaires distributed within police district offices and retirees' associations. Each participant completed the survey within 15–20 minutes. The researcher personally retrieved the accomplished questionnaires to ensure a high retrieval rate and data integrity.

Qualitative data were collected between March and April 2025 through individual semi-structured interviews with retired police personnel. The interviews were conducted either in person or via secure online platforms, depending on participant availability and preference. Each session lasted approximately 30–45 minutes, was audio-recorded with permission, and later transcribed verbatim for analysis. This phased collection ensured that the qualitative phase was guided by the results of the quantitative analysis, consistent with the sequential explanatory mixed-method approach.

### Data Analysis

Quantitative data were analyzed using JAMOVI statistical software. Descriptive statistics such as frequency counts, percentages, and median values were used to summarize the respondents' satisfaction and acceptance levels. For inferential analysis, the Kruskal–Wallis H test, a nonparametric rank-based test, determined significant differences in satisfaction and acceptance levels among respondent groups. The Spearman rho correlation was employed to examine the relationship between satisfaction with the current system and acceptance of the proposed Senate Bill No. 2501.

Qualitative data from interview transcripts were analyzed manually using inductive thematic analysis. This involved coding significant statements, identifying patterns, and clustering them into broader themes that reflected the lived experiences and perceptions of retirees. Member checking was performed to verify the credibility of the findings by sharing thematic summaries with selected participants for confirmation.

Finally, results from both the quantitative and qualitative phases were integrated through triangulation. The qualitative findings were used to interpret, clarify, and deepen the understanding of statistical results, thereby enhancing the validity and comprehensiveness of the overall conclusions.

### Ethical Considerations

The study adhered strictly to established ethical principles of research. Participants were fully informed about the study's objectives, procedures, potential risks, and benefits. Informed consent was obtained prior to participation, ensuring that involvement was entirely voluntary. Respondents were informed of their right to refuse participation or withdraw at any point without penalty.

Confidentiality and anonymity were guaranteed by assigning coded identifiers instead of personal names in all data files and reports. All data were securely stored and accessible only to the researcher. The study also complied with the provisions of Republic Act No. 10173 (Data Privacy Act of 2012) to ensure the protection of personal information and privacy rights.

Ethical clearance for the study was granted by the Graduate School Ethics Committee of the Philippine College of Criminology before data collection commenced, ensuring that all protocols met institutional and legal ethical standards.

## RESULTS

### Level of Satisfaction in the Implementation of the Current System

Table 1. Level of Satisfaction in the Implementation of the Current System

Indicators	PCO	PNCO	Retired Personnel
Separation Benefits	3 (Satisfied)	3 (Satisfied)	3 (Satisfied)
Compulsory Retirement	4 (Very Satisfied)	3 (Satisfied)	3 (Satisfied)
Optional Retirement	4 (Very Satisfied)	3 (Satisfied)	4 (Very Satisfied)
Longevity Pay and Allowances	3 (Satisfied)	3 (Satisfied)	3 (Satisfied)
Total Permanent Physical Disability	3 (Satisfied)	3 (Satisfied)	3 (Satisfied)
One Rank Higher Benefits	4 (Very Satisfied)	4 (Very Satisfied)	4 (Very Satisfied)
Retirement Benefits	4 (Very Satisfied)	3 (Satisfied)	3 (Satisfied)





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Death and Disability Benefits	4 (Very Satisfied)	3 (Satisfied)	3 (Satisfied)
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The median scores indicate that overall satisfaction across the three groups ranges from "Satisfied" to "Very Satisfied." While the system is generally viewed as adequate, opportunities for improvement remain. Police Commissioned Officers (PCOs) consistently reported higher satisfaction levels than Police Non-Commissioned Officers (PNCOs) and retired personnel, particularly in Compulsory Retirement, Retirement Benefits, and Death and Disability Benefits.

This pattern suggests that higher-ranking officers benefit more favorably, possibly due to rank-based entitlements, clearer access to information, and more efficient claim processing. Indicators such as Separation Benefits, Longevity Pay, and Total Permanent Physical Disability yielded uniform satisfaction ratings of 3 ("Satisfied") across all groups, implying that these are equitably implemented but may require enhancement in efficiency and timeliness.

### Difference in the Level of Satisfaction of the Respondents in the Current System According to Group of Respondents

Table 2. Difference in the Level of Satisfaction of the Respondents in the Current System According to Group of Respondents

Indicators	X <sup>2</sup>	df	p value
Separation Benefits	2.438	2	0.295
Compulsory Retirement	5.824	2	0.064
Optional Retirement	0.188	2	0.910
Longevity Pay and Allowances	0.519	2	0.771
Total Permanent Physical Disability	0.549	2	0.760
One Rank Higher Benefits	8.389	2	0.015
Retirement Benefits	9.289	2	0.010
Death and Disability Benefits	2.470	2	0.291

The Kruskal-Wallis test results reveal that satisfaction levels across most indicators show no significant differences, indicating consistent implementation. However, One Rank Higher Benefits ( $p = 0.015$ ) and Retirement Benefits ( $p = 0.010$ ) show significant differences among groups.

Post hoc Dunn Test analysis confirms that PCOs differ significantly from both PNCOs and retired personnel for these two indicators. Rank-based benefits, such as the One Rank Higher policy, naturally favor higher-ranking officers with greater salary grades. Likewise, retirement pay computations, which depend on years of service and base pay, favor senior officers.

These findings reinforce that rank remains a determinant of satisfaction, a trend also reported in international studies on public sector retirement inequities (Amaglobeli et al., 2019; Layugan et al., 2024).

### Level of Acceptance in the Implementation of the Proposed System

Table 3. Level of Acceptance in the Implementation of the Proposed System

Indicators	PCO	PNCO	Retired Personnel
Compulsory Retirement	4 (Highly Acceptable)	3 (Acceptable)	3 (Acceptable)
Optional Retirement	4 (Highly Acceptable)	4 (Highly Acceptable)	4 (Highly Acceptable)
Retirement Grade and Pay	4 (Highly Acceptable)	3 (Acceptable)	3 (Acceptable)
Separation Pay	3 (Acceptable)	3 (Acceptable)	3 (Acceptable)
Survivorship Pension Rates	3 (Acceptable)	3 (Acceptable)	3 (Acceptable)
Adjustments in Pension	3 (Acceptable)	3 (Acceptable)	3 (Acceptable)
Harmonization of Total Permanent Disability Benefits	3 (Acceptable)	3 (Acceptable)	3 (Acceptable)
Termination of Benefits	3 (Acceptable)	3 (Acceptable)	3 (Acceptable)



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Respondents generally viewed the proposed system positively, with overall ratings of "Acceptable" to "Highly Acceptable." Optional Retirement received unanimous high acceptance across all groups, reflecting appreciation for its flexibility and autonomy. However, PCOs showed higher acceptance in Compulsory Retirement and Retirement Grade and Pay, suggesting that these provisions are more advantageous to higher-ranking officers with longer service tenure.

### Difference in the Level of Acceptance of the Respondents in the Proposed System According to Group of Respondents

Table 4. Difference in the Level of Acceptance of the Respondents in the Proposed System According to Group of Respondents

Indicators	$\chi^2$	df	p value
Compulsory Retirement	1.72118	2	0.423
Optional Retirement	5.81617	2	0.065
Retirement Grade and Pay	9.46927	2	0.009
Separation Pay	3.84941	2	0.146
Survivorship Pension Rates	0.00416	2	0.998
Adjustments in Pension	1.94488	2	0.378
Harmonization of Total Permanent Disability Benefits	0.10082	2	0.951
Termination of Benefits	4.60567	2	0.100

Of the eight indicators tested, only Retirement Grade and Pay showed a significant difference ( $p = 0.009$ ). This confirms that rank-related provisions continue to generate perceptible disparities. Post hoc analysis indicates that PCOs differ significantly from PNCOs and retired personnel, as higher ranks correspond to higher retirement benefits.

This result is consistent with studies by the OECD (2021) and the ILO (2020), which found that income- and tenure-sensitive schemes tend to favor higher-ranking personnel. Other indicators, including Separation Pay, Pension Adjustments, and Disability Benefits, showed no significant difference, implying general uniformity in acceptance.

### Relationship between Level of Satisfaction and Level of Acceptance

Table 5. Relationship between Level of Satisfaction and Level of Acceptance

Level of Satisfaction	Coefficient	Level of Acceptance
		.763
	p value	<.001

A strong positive correlation ( $r = 0.763$ ,  $p < .001$ ) was found between satisfaction and acceptance. This means that personnel who are more satisfied with the current system are also more likely to accept the proposed reforms. This supports prior findings that organizational satisfaction fosters policy acceptance (Tawil et al., 2021). For the PNP, enhancing transparency and accessibility of benefits could therefore strengthen personnel support for reform initiatives.

### Lived Experiences of Retired PNP Personnel

#### Theme 1: Discrepancy between Expectations and Reality

Many retirees reported delays, redundant paperwork, and manual processing in the release of benefits. This gap between policy and execution led to frustration and financial adjustments such as "living within my means" or "looking for extra income." Streamlining documentation and digitalizing transactions may resolve these administrative inefficiencies.

#### Theme 2: Positive Emotional and Lifestyle Changes





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Despite administrative challenges, retirees found relief and fulfillment post-service. They described regaining time for family, hobbies, and health, expressing sentiments like “no more stress, no tension.” Retirement was seen as a reward and an opportunity to achieve peace and balance.

#### Theme 3: Financial Adaptation and Uncertainty

Retirees faced economic strain due to fixed pensions and inflation. Many practiced financial discipline or sought additional income. These narratives reveal the necessity of financial literacy and retirement planning programs integrated throughout one's career.

#### Theme 4: Loss of Identity and Daily Structure

The transition from a structured police environment to civilian life often created identity loss and disorientation. Some shared, “I miss the daily routine and sense of purpose.” This underscores the importance of post-service mentorship and reintegration programs to preserve self-worth and social connection.

#### Theme 5: Rediscovery and New Purpose

Many retirees redirected their skills toward entrepreneurship, agriculture, or mentoring youth. These activities restored their sense of purpose and community engagement, aligning with research on post-retirement resilience (Ibrahim et al., 2024).

#### Theme 6: Emotional and Social Adjustments

Emotional adaptation proved difficult for some due to loss of social status or camaraderie. Feelings of isolation were common. Institutional initiatives such as alumni networks and psychosocial services could help retirees remain connected and valued within their communities.

### Integrated Discussion

The findings paint a comprehensive picture of how active and retired PNP personnel perceive the retirement system. Quantitatively, satisfaction and acceptance levels were generally positive but varied by rank. PCOs benefited most from rank-sensitive provisions, while PNCOs and retirees expressed moderate satisfaction, reflecting structural inequities.

These disparities align with Layugan et al. (2024) and Amaglobeli et al. (2019), who noted that hierarchical pension systems often favor higher-ranking officials. Qualitatively, retirees' narratives reinforced these findings, revealing delays, administrative burdens, and psychosocial challenges that accompany the transition out of service.

Together, these findings suggest that reforms should focus on equity, efficiency, and emotional well-being, ensuring that the retirement system remains both financially and socially sustainable.

### Conclusions

The findings indicate that the current PNP retirement system is functioning adequately, with overall satisfaction ranging from “Satisfied” to “Very Satisfied.” However, disparities in One Rank Higher and Retirement Benefits confirm that rank-based advantages persist.

The proposed system is broadly acceptable, particularly the Optional Retirement provision, which enhances flexibility. Yet, Retirement Grade and Pay continues to create perceptible inequities across ranks. The strong positive correlation between satisfaction and acceptance demonstrates that personnel are more receptive to reforms when benefits are fair, transparent, and efficiently delivered.

Beyond financial provisions, the emotional and social dimensions of retirement require greater institutional support. Programs fostering financial literacy, mental wellness, and social reintegration are essential to ensure dignified retirement transitions. The Integrated Post-Retirement Transition and Support Program (IPRTSP) embodies a holistic model that may sustain retirees' well-being and purpose beyond active duty.

### Recommendations

Based on the results, the following recommendations are offered to strengthen the PNP's retirement system:

1. Policy and Benefit Structure Reforms



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



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

- The PNP may review rank-based benefits such as One Rank Higher and Retirement Pay to ensure equitable value across ranks.
- Benefit formulas may consider both years of service and performance, not solely rank, to reward long-serving personnel fairly.
- The Retirement Grade and Pay policy may be recalibrated to set minimum benefit thresholds for lower ranks.
- 2. Administrative and Service Delivery Enhancements
- The PNP may digitize and streamline retirement processing through an integrated online platform and single-window clearance system.
- Regular training for personnel handling benefit applications may improve service delivery and responsiveness.
- Feedback and monitoring systems may be established to ensure continuous process improvement.
- 3. Financial and Psychosocial Preparedness
- Financial education, investment literacy, and retirement planning programs may be institutionalized during active service.
- The PNP may provide counseling, mentorship, and reintegration programs to help retirees adjust to civilian life.
- Alumni networks and recognition programs may sustain retirees' sense of belonging and value.
- 4. Institutionalization of the IPRTSP
- The Integrated Post-Retirement Transition and Support Program (IPRTSP) may be formally implemented, regularly evaluated, and aligned with global best practices to ensure it remains responsive to the evolving needs of retired personnel.

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