Optional and Mandatory Retirement Among Philippine National Police (PNP) Personnel in Police Regional Office (Pro) Mimaropa

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ABSTRACT

This study explored and compared the perceived quality of life after optional retirement and mandatory retirement among Philippine National Police (PNP) personnel in Police Regional Office (PRO) MIMAROPA as a basis for the development of a Retirement Decision-Making Framework. The study used an explanatory sequential mixed-methods design, starting with quantitative data collection through surveys and followed by qualitative interviews for deeper understanding. The quantitative phase involved 157 retired PNP personnel selected through simple random sampling. The research instrument is a researcher-made questionnaire validated and tested for reliability. Data were analyzed using descriptive statistics, t-tests, and regression analysis. Results revealed that both compulsory and optional retirement affect post-retirement life in different ways. Support services must consider individual needs for effective retirement planning.

INTRODUCTION

Retirement for government employees is a transition that marks the end of an individual's formal career in public service. The concept of retirement may differ for different individuals; some prefer to hold on the present retirement age or at times would even want to retire a little later. They defend their stand by saying that they are still capable of effective performance. However, studies also show that an increasing number of individuals are starting a trend towards early retirement. Whichever their stand may be, one thing remains, that the workers must feel ready and willing to retire when they do. Psychological consequences of retirement as a whole should be positive. The family relations dictates the satisfaction in retirement since not only the family members are the most affected in the process, but it is also true that they will be the ones supporting the retiree in this transition. Being cut from the people who constitute the bulk of social acquaintances may cause shock to some retirees, but studies suggest that a good way to socialize is to join social organizations. For those who had been economically independent for forty-five (45) to fifty-five (55) years, retirement may be frightening because of the possibility of not being able to sustain oneself and one's family.

Globally, retirement policies often aim to balance workforce renewal and retirees' welfare. For instance, phased retirement schemes in the United States are designed to offer employees a gradual transition from full-time employment to retirement. Unlike the traditional concept of abruptly ceasing work, phased retirement allows individuals to reduce their working hours over a defined period while maintaining a portion of their income and employment benefits. This approach provides older workers with greater flexibility, enabling them to ease into retirement at their own pace. According to Szinovacz (2020), these programs are particularly beneficial for employees who may not be ready—financially or emotionally—to leave the workforce entirely. They also allow organizations to retain experienced workers, leveraging their knowledge and expertise while helping younger employees transition into key roles. Phased retirement is increasingly viewed as a practical solution to address the challenges of an aging workforce, workforce retention, and the evolving needs of employees in the later stages of their careers.

On the other hand, flexible pension plans in Europe reflect a more adaptable approach to retirement financing, tailored to meet the diverse financial needs of retirees. Unlike rigid pension structures, flexible plans offer retirees the ability to adjust their pension income based on individual circumstances, such as changes in health, family responsibilities, or financial goals. Schelkle (2020) highlights how these systems allow retirees to decide when and how they access their pension funds, providing financial security while accommodating different lifestyles and preferences. In practice, this means retirees can opt for lump-sum withdrawals, steady monthly disbursements, or variable payments depending on their needs. These adaptable frameworks not only empower retirees with greater control over their finances

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but also respond to demographic and economic changes, such as increased life expectancy and evolving retirement patterns.

Government employees in the Philippines are subject to a compulsory retirement age of 65 years, although optional retirement can occur earlier, typically after 15 years of service. This policy aims to balance the workforce's needs with the benefits provided to retirees, which include monthly pensions based on years of service and rank. For police personnel, the retirement age is set at 56 years for uniformed officers, reflecting the physically demanding nature of their roles. The retirement benefits for police officers can be substantial, with pensions calculated as a percentage of their base pay and longevity pay, increasing with additional years of service. However, the retirement experience vary between government employees and police personnel due to differences in job stressors, societal perceptions, and available support systems post-retirement. Police Officers face unique challenges such as mental health issues related to their service experiences and a potential lack of community integration after leaving active duty make their retirement journey distinct from that of other government employees.

The mandatory retirement age of 56 years old is in line with the National Police Commission (NAPOLCOM) Resolution No. 91-18, which states that any PNP member who has reached the maximum compulsory retirement age of 56 shall be compulsorily retired. Compulsory retirement is a policy governing the retirement of government personnel, particularly those in uniformed services such as the police. For uniformed personnel, compulsory retirement occurs upon reaching the age of fifty-six (56). This age limit is established to ensure that officers transition out of active duty at a point where they may still have opportunities for personal and professional development in their post-service lives. The rationale behind this policy is multifaceted; it aims to maintain a dynamic and physically capable workforce within the police force while also addressing the mental and physical demands of law enforcement.

Meanwhile, optional retirement in the Philippine National Police (PNP) refers to the choice given to PNP personnel to retire from service before reaching the mandatory retirement age. Optional retirement provides an alternative pathway for government personnel who wish to retire before reaching the compulsory retirement age. Under this provision, both officers and non-officers can opt for retirement after accumulating at least twenty (20) years of satisfactory active service. This is to make a personal choice regarding their retirement based on their circumstances, aspirations, and readiness for life beyond their careers in public service. The process requires the approval of the National Police Commission (NAPOLCOM), ensuring that retirements are managed systematically and that individuals meet specific criteria before exiting the service.

The ability to retire optionally after two decades of service offers several benefits to personnel. It recognizes the dedication and commitment of employees who have invested significant time in their roles while providing them with flexibility to pursue new opportunities or personal interests earlier in life. This can be particularly appealing for those who may wish to transition into new careers, engage in further education, or focus on family commitments. Additionally, optional retirement can serve as a motivational factor for personnel, encouraging them to maintain high performance levels throughout their careers, knowing that they have the opportunity to retire early if they choose. This provision not only supports individual career planning but also contributes to workforce management within government agencies by allowing for periodic renewal and adaptation of skills within the ranks.

Currently, majority of the studies focused on Attitudes and Retirement Planning Behaviours (Censoro, 2023; Kadir *et al.*, 2020; Rokhman, 2021), retirement expectations (Crawford *et al.*, 2020), and influence of financial literacy on retirement planning (Dhlembeu *et al.*, 2022). There is a notable absence of research focused on how socio-demographic factors, such as age, rank, and length of service, specifically impact the perceived quality of life after retirement—both optional and mandatory. Importantly, there is a significant gap in the comparative analysis of the perceived quality of life between those who choose optional retirement and those who undergo mandatory retirement among PNP personnel in PRO MIMAROPA.

The intensified research gap in this study is the limited understanding of how socio-demographic factors, personal motivations, and career satisfaction influence the perceived quality of life of Philippine National Police (PNP) personnel after retirement. Existing literature lacks a focused examination of the unique experiences of law enforcement personnel, particularly the comparative outcomes of optional versus mandatory retirement. This gap is important to fill because retirement policies for uniformed personnel, such as the National Police Commission's (NAPOLCOM) mandatory retirement age of 56, are designed primarily for workforce management rather than ensuring the individual's readiness or post-retirement quality of life. The absence of in-depth analysis on factors like health expectations, family relationships, and social activities post-retirement leaves a void that the government need to address to improve retirees' overall well-being.

With the foregoing discussions above, this study determined the socio-demographic profile of the respondents in terms of age, rank, and length of service; perceived quality of life after optional and mandatory retirement of the respondents in terms of health expectations, family relationships, and social activities. Also, this study assessed the significant difference between the assessment of the respondents on their perceived quality of life after optional retirement and perceived quality of life after mandatory retirement. In addition, how personal motivations, career satisfaction,

and future aspirations shape the decision-making process of PNP personnel regarding retirement was assessed.

MATERIALS AND METHODS

Research Design

This study utilized a descriptive- comparative and correlational research design. The socio-demographic profile of the respondents in terms of age, rank, and length of service; and the extent of perceived quality of life after optional and mandatory retirement of the respondents in terms of health expectations, family relationships, and social activities were described.

The quantitative comparative research technique was used in this study to determine the significant difference between the assessment of the respondents on their extent of perceived quality of life after optional retirement and extent of perceived quality of life after mandatory retirement.

The quantitative correlational research technique was used in this study to understand how the socio-demographic profile of the respondents influenced their extent of perceived quality of life after optional and mandatory retirement.

Population, Sample Size, and Sampling Technique

For the quantitative case, the respondents of this study were 157 individuals consisting of two main groups. The respondents included retired PNP personnel who left the service between 2022 and 2024. This group encompassed 35 individuals who had opted for compulsory retirement and 122 individuals who had undergone optional retirement during this period. The respondents were selected using simple random sampling through the Raosoft Sample Size Calculator.

Table 1: Distribution of Respondents

Particulars	2022	2023	2024	Total Population	Sample Size
Compulsory	16	6	16	38	35
Optional	95	19	64	178	122
Total	111	25	80	216	157

Data Gathering Procedure

A set of procedures guided the researcher in gathering all the pertinent data needed for this research. A letter was sent for approval to the Officer-in-Charge, PNP Retirement and Benefits Unit, PRO MIMAROPA. Upon receiving consent, the researcher distributed the survey questionnaires personally and via Google Forms. Analysis and interpretation were done to discuss the results and formulate conclusions and recommendations.

Research Instrument

The researcher used a researcher-made questionnaire to determine the socio-demographic profile of the respondents in terms of age, rank, and length of service; and the extent of perceived quality of life after optional and mandatory retirement of the respondents in terms of health expectations, family relationships, and social activities.

The survey questionnaire was divided into three sections. The first part contained the socio-demographic profile of the respondents in terms of age, rank, and length of service. The second part asked about the extent of perceived quality of life after optional retirement of the respondents in terms of health expectations, family relationships, and social activities. The third part asked about the extent of perceived quality of life after mandatory retirement of the respondents in terms of the same areas.

Validity and Reliability

The validity of the instruments was evaluated to ascertain their excellent quality. It was crucial to assess the consistency and correctness of the research tools. The researcher created a prototype questionnaire about perceived quality of life after mandatory retirement to ensure validity, and the items were designed to accurately reflect perceived quality of life after optional and mandatory retirement. Experts reviewed all the questionnaire items for readability, clarity, and comprehensiveness before agreeing on which ones should be included in the final questionnaire. The researcher asked the opinion of three experts for content validation. These experts held a master's degree in public administration and were experts in the English language to check grammar and sentence construction. Following the experts' recommendations, the survey questionnaire was appropriately amended. To enhance and support the instrument's content, the researcher incorporated and adjusted it in response to the comments and suggestions. Reliability was evaluated using test-retest procedures. The instrument was tested on 10 non-respondents of the study and was administered again to the same set of individuals at separate times 10 days apart. Pearson's r was applied to investigate reliability in greater detail.

The reliability test results for the perceived quality of life after optional retirement show strong internal consistency across all measured areas. The alpha value for Health Expectations is 0.946, which indicates a very high level of reliability, suggesting that the items used to measure retirees' health expectations are consistently aligned and effectively capture this dimension. Similarly, Family Relationships recorded an alpha value of 0.854, which, although slightly lower, still falls within the reliable range, meaning that the questions regarding family interactions and support are coherent and dependable in reflecting retirees' perceptions. The Social Activities area yielded an alpha value of 0.918, again confirming high reliability,

showing that the items related to social engagements, participation, and community involvement after optional retirement are measuring consistently.

For the perceived quality of life after mandatory retirement, the reliability values are also very strong. Health Expectations yielded an alpha value of 0.937, which points to excellent internal consistency and indicates that the scale reliably measures retirees' health outlook and expectations. Family Relationships obtained an alpha value of 0.914, showing a solid and reliable measurement of family dynamics and interactions in the context of mandatory retirement. The Social Activities domain produced the highest alpha value among all areas at 0.961, reflecting exceptionally high internal consistency and confirming that the questions effectively capture retirees' social involvement and activity levels after mandatory retirement.

Table 2: Reliability Test Result

Areas	alpha value	Intepretation
Perceived Quality of Life after Optional Retirement		
Health Expectations	0.946	Reliable
Family Relationships	0.854	Reliable
Social Activities	0.918	Reliable
Perceived Quality of Life after Mandatory Retirement		
Health Expectations	0.937	Reliable
Family Relationships	0.914	Reliable
Social Activities	0.961	Reliable

Scaling and Interpretation
The researcher used a 4-point Likert scale, which required the respondents to indicate a degree of agreement or figure disagreement with each of a series of statements about the stimulus objects. Table 3 presented the scale and its interpretation for the assessment of the extent of perceived quality of life after optional retirement of the respondents in terms of health expectations, family relationships, and social activities being practiced.

Table 3: 4-Point Likert Scale for the Assessment of the Perceived Quality of Life After Optional Retirement

Option	Score Range	Description
4	3.50 – 4.00	Great Extent
3	2.50 – 3.49	Moderate Extent
2	1.50 – 2.49	Slight Extent
1	1.00 – 1.49	Least Extent

Table 4 presents the scale and its interpretation for the assessment of the extent of perceived quality of life after mandatory retirement of the respondents in terms of health expectations, family relationships, and social activities.

Data Analysis
Frequency and percentage were used to summarize the

Table 4: 4-Point Likert Scale for the Assessment of the Perceived Quality of Life After Mandatory Retirement

Option	Score Range	Description
4	3.50 – 4.00	Great Extent
3	2.50 – 3.49	Moderate Extent
2	1.50 – 2.49	Slight Extent
1	1.00 – 1.49	Least Extent

socio-demographic profile of the respondents in terms of age, rank, and length of service. Mean was utilized to summarize the socio-demographic profile of the respondents in terms of age, rank, and length of service, as well as the extent of perceived quality of life after optional and mandatory retirement in terms of health expectations, family relationships, and social activities. Mean was computed by dividing the sum of the products of each observed value and the number of times it occurred by the total number of observations.

Further, Multiple Linear Regression was utilized to determine how the socio-demographic profile of the respondents influenced their extent of perceived quality of life after optional retirement. Meanwhile, the t-test was utilized to determine significant differences between the respondents' assessments of their extent of perceived quality of life after optional retirement and after mandatory retirement.

Ethical Considerations
This study followed ethical standards and the provisions of Republic Act No. 10173 or the Data Privacy Act of 2012. The purpose of the study was explained clearly to all participants. They joined the study voluntarily and were told they could stop at any time without any consequences.

To ensure no harm came to the participants, the interview questions were carefully designed to avoid distress. If any participant felt uncomfortable, help and support were made available. Permission from proper authorities was secured before the start of data collection. The researcher also respected the culture and background of all respondents.

Data collected were kept private and secure. Personal information was not linked to the responses. Only the researcher had access to the data. The files were stored in password-protected folders. After the study ended, the data were archived properly following data protection guidelines. The participants were also informed about the benefits of the study.

RESULTS AND DISCUSSION
1. Socio-Demographic Profile of the Respondents. This section presents the socio-demographic profile of the respondents in terms of age, rank, length of service, civil status, type of family, highest educational attainment, and salary grade.
Age. Table 1 shows the socio-demographic profile of the respondents in terms of age.

Table 5: Age

age	Compulsory			Optional		
	Counts	% of Total	Cumulative %	Counts	% of Total	Cumulative %
41–45 years old	0	0%	0%	19	15.6%	15.6%
46–50 years old	0	0%	0%	34	27.9%	43.4%
51–55 years old	0	0%	0%	69	56.6%	97.5%
56 years old and above	35	100%	100.0%	0	0%	0%

The compulsory retirement group, as seen in Table 1, shows a varied age distribution, with the largest proportion of respondents falling in the 56 years old and above. This aligns with the findings of Reluao *et al.* (2023), where the mandatory retirement age is a key factor in public sector employment. According to the Government Service Insurance System (2023), government employees in the Philippines are required to retire by age 65, with the option for early retirement at 60. This also reinforce the idea that the 56 years old and above group is nearing the required retirement age (Government Service Insurance System, 2023).

This age profile is consistent with the ongoing legislative discussions about the mandatory retirement age in the Philippines. The proposed changes to lower the optional retirement age from 60 to 56 (Republic of the Philippines, 2023) could significantly impact this group. Such changes might make early retirement more accessible, providing individuals in this age range with more flexibility and financial independence, as highlighted by the policy recommendations of Censoro and Hasani (2023).

For the optional retirement group, the age distribution also reveals some key trends. The 51–55 years old group constitutes the largest portion, with 56.6% of the respondents. This suggests that most individuals who opt for voluntary retirement are in their early 50s, aligning with findings from Reluao *et al.* (2023), where early retirement offers the chance for individuals to focus on personal hobbies, family, and financial independence. The 46–50 years old group follows closely, comprising 27.9% of the respondents. This indicates that many PNP personnel in this age range also choose to retire early, perhaps influenced by factors such as career satisfaction, financial readiness, or personal goals. The 41–45 years old category makes up 15.6% of the sample, showing that some individuals in their early 40s consider early retirement as well, although this is less common than those in their 50s.

The optional retirement group predominantly consists of individuals in their early 50s, a trend that reflects the desire for financial freedom, personal time, and better quality of life. This trend is supported by studies suggesting that greater retirement packages and incentives could encourage earlier retirements, as emphasized by Censoro and Hasani (2023). Additionally, the smaller proportion of individuals in the 56 years old and above group in the optional retirement category suggests that most personnel in the PNP choose to retire before reaching this age, a decision influenced by a combination of personal readiness and the evolving retirement policies in the country. The policies surrounding retirement in the Philippines, including the potential reduction of the optional retirement age, have a clear influence on these trends, providing individuals more flexibility in their decision-making processes (Reluao *et al.*, 2023; Republic of the Philippines, 2023; Censoro & Hasani, 2023).

Table 6: Rank

rank	Compulsory			Optional		
	Counts	% of Total	Cumulative %	Counts	% of Total	Cumulative %
Police Lieutenant Colonel (PLTCOL)	4	11.4%	80.0%	12	9.8%	97.5%
Police Captain (PCPT)	7	20.0%	20.0%	33	27.0%	77.9%
Police Lieutenant (PLT)	1	2.9%	68.6%	6	4.9%	82.8%
Police Executive Master Sergeant (PEMS)	9	25.7%	65.7%	47	38.5%	38.5%
Police Chief Master Sergeant (PCMS)	7	20.0%	40.0%	6	4.9%	87.7%
Police Senior Master Sergeant (PSMS)	4	11.4%	100.0%	3	2.5%	100.0%
Police Master Sergeant (PMSg)	3	8.6%	88.6%	15	12.3%	50.8%

Rank

Table 2 presents the socio-demographic profile of the respondents in terms of their rank, as assessed by the PNP personnel in Police Regional Office (PRO) MIMAROPA. The rank distribution of PNP personnel in the compulsory retirement group shows that most respondents are in mid-level to higher ranks. The Police Executive Master Sergeant (PEMS) rank stands out, comprising 25.7% of the respondents, representing 9 individuals. This suggests that a significant portion of those nearing compulsory retirement hold this senior non-commissioned officer position, possibly due to their long tenure in service. Both the Police Captain (PCPT) and Police Chief Master Sergeant (PCMS) ranks account for 20% each, with 7 respondents in each category. These figures indicate that many individuals nearing compulsory retirement in the PNP are also in leadership positions, which come with added responsibilities, leading them to retire once they reach the mandatory retirement age. The Police Lieutenant Colonel (PLTCOL) rank comprises 11.4% of the sample, showing that some mid-level officers are approaching the mandatory retirement age. Other ranks, such as Police Master Sergeant (PMSg) and Police Senior Master Sergeant (PSMS), account for smaller percentages but still reflect a presence in the compulsory retirement group. These findings align with Reluao et al. (2023), who highlighted that as employees approach retirement age, especially in leadership roles, they are more likely to retire to make space for younger generations, which is especially pertinent in the context of the PNP and other sectors like public service.

In the optional retirement group, there is a noticeable difference in the rank distribution compared to the compulsory retirement group. The Police Executive Master Sergeant (PEMS) rank is the largest category, comprising 38.5% of the respondents, or 47 individuals. This suggests that many senior non-commissioned officers in the PNP opt for early retirement, likely due to a combination of personal readiness and the opportunity for financial independence, as noted by Censoro and Hasani (2023) in their discussion on the incentives of early retirement. The Police Captain (PCPT) rank follows closely, making up 27% of the sample with 33 respondents. This indicates that a significant number of mid-level officers also opt for early retirement when given the option, possibly due to a desire for personal time, hobbies, or family, a sentiment echoed in studies on retirement planning (Reluao et al., 2023). Other ranks, such as Police Lieutenant Colonel (PLTCOL), Police Master Sergeant (PMSg), and Police Senior Master Sergeant (PSMS), show smaller proportions in the optional retirement group, suggesting that while these ranks also retire early, it is less common compared to the higher-ranking officers. The fact that 6 Police Chief Master Sergeants (PCMS) and 6 Police Lieutenants (PLT) are also part of the optional retirement group suggests that individuals in these ranks still see the benefits of retiring early when provided with adequate incentives, such as better retirement packages and financial planning support (Censoro & Hasani, 2023).

The rank distribution between the compulsory and optional retirement groups reveals that in the compulsory retirement group, there is a higher concentration of personnel in leadership and senior non-commissioned officer ranks, such as PEMS, PCPT, and PCMS. These individuals are approaching the mandatory retirement age and are likely retiring due to the age restrictions. On the other hand, in the optional retirement group, a larger proportion of respondents belong to the PEMS and PCPT ranks, indicating that many higher-ranking officers are opting for early retirement, possibly for personal reasons such as health expectations, family time, and hobbies, as discussed in retirement planning studies (Reluao et al., 2023; Censoro & Hasani, 2023). This difference in rank distribution highlights the varying motivations between those retiring due to mandatory requirements and those choosing early retirement for personal benefit.

Table 7: Length of Service

length of service	Compulsory			Optional		
	Counts	% of Total	Cumulative %	Counts	% of Total	Cumulative %
20 years	0	0%	0%	3	2.5%	100.0%
21 years	0	0%	0%	0	0	0
22 years	0	0%	0%	16	13.1%	13.1%
25 years	0	0%	0%	54	44.3%	97.5%
26–30 years	35	100%	100.0%	49	40.2%	53.3%

Length of Service

Table 7 illustrates the length of service of the respondents, as assessed by the participants.

The length of service distribution for PNP personnel in the compulsory retirement group indicates a strong concentration of individuals who have served for 26–30 years, accounting for 100% of the sample. This suggests that many personnel in the compulsory retirement group have accumulated about 3 decades of service and are likely within the latter stages of their careers, close to retirement. The data supports findings from Reluao et al. (2023), which suggest that individuals nearing mandatory retirement experience job dissatisfaction or other challenges, which could influence their decision to retire when the opportunity arises.

In contrast, the optional retirement group shows a

significantly different pattern in terms of length of service where 44.3% of respondents have served 25 years and 40.2% having served between 26–30 years. These figures reflect a tendency for police personnel to opt for early retirement after reaching the point of having accumulated significant years of service. This supports the view from Hilary and Litsey (2019), which emphasized that some police officers voluntarily retire earlier than the mandatory retirement age due to job dissatisfaction or other personal reasons. In the case of optional retirement, individuals feel they have fulfilled their service requirements and are ready to transition into retirement, especially when they feel financially stable or have other opportunities to pursue.

Interestingly, there is a smaller representation of individuals in the 20–22 years service range, with only 2.5% having served 20 years and 13.1% having served 22 years. This shows that personnel in the optional retirement group tend to retire later in their careers, likely after reaching the threshold for eligibility but before the mandatory retirement age. The fact that no respondents have served for 21 years in the optional retirement group also points to a more gradual trend of retiring after longer service periods, as opposed to earlier, more immediate retirements.

This distribution aligns with the findings of Censoro and Hasani (2023), which highlight the benefits of early retirement packages and financial incentives in motivating individuals to retire earlier, suggesting that some personnel in the optional retirement group have chosen to retire earlier due to these factors. These findings reinforce the notion that the optional retirement decision is often influenced by personal readiness, financial stability, and the desire for greater time for leisure or family pursuits, which are central motivations for early retirement.

The compulsory retirement group primarily consists of individuals who have served 25 to 30 years, reflecting their proximity to the mandatory retirement age. The distribution indicates that most compulsory retirees have significant work experience, typically accumulated over 20 to 30 years. Meanwhile, the optional retirement group shows a similar trend, with many personnel having served for 25 to 30 years. However, the optional retirement group also reveals a more noticeable inclination for early retirement within the later stages of service, as reflected by the larger portion of respondents in the 25–30 years service range. These patterns show the differences between those retiring due to mandatory regulations versus those choosing to retire early for personal or financial reasons, as highlighted in Reluao *et al.* (2023) and Hilary and Litsey (2019).

Civil Status
Table 4 outlines the civil status of the respondents, offering insights into how marital status affect the perceived quality of life after both optional and mandatory retirement.

Table 8: Civil Status

civil status	Compulsory			Optional		
	Counts	% of Total	Cumulative %	Counts	% of Total	Cumulative %
Married	24	68.6%	68.6%	73	59.8%	59.8%
Single	5	14.3%	82.9%	15	12.3%	100.0%
Widowed	6	17.1%	100.0%	34	27.9%	87.7%

In the compulsory retirement group, the majority of the respondents are married, with 24 individuals (68.6%) falling into this category. This indicates that marital status plays a significant role in the profiles of personnel nearing mandatory retirement. Being married could affect the quality of life after retirement, as many retirees often prioritize spending time with their families and making adjustments to ensure financial stability for their spouses and children. According to Censoro and Hasani (2023), financial education and retirement incentives, which can benefit those with dependents, are essential to prepare for a life beyond work. Furthermore, 6 respondents (17.1%) are widowed, suggesting that some individuals in this group face additional challenges post-retirement, such as emotional stress or changes in family dynamics. These widowed individuals be more dependent on their retirement benefits and financial planning to ensure a comfortable life after service. 5 respondents (14.3%) are single, representing a smaller portion of the group. Single individuals experience a different set of challenges after retirement, as they are not directly responsible for a family but still face issues related to social isolation or personal fulfillment, which can be influenced by early retirement packages (Censoro & Hasani, 2023).

In the optional retirement group, the distribution of civil status is somewhat similar, with a majority of 73 respondents (59.8%) being married. This suggests that, like in the compulsory retirement group, the majority of personnel who opt for early retirement are likely to have family responsibilities. This could impact their decisions to retire early, as they prioritize spending time with family and pursuing personal interests, as noted by Reluao *et al.* (2023), who highlighted that some employees consider early retirement for the opportunity to enjoy personal hobbies and family time. 34 respondents (27.9%) in this group are widowed, which is a significant proportion compared to the compulsory group. This could indicate that individuals who are widowed opt for retirement earlier to focus on personal well-being and address familial obligations, aligning with Censoro and Hasani's (2023) point about the importance of tailored support for retirees. Finally, 15 respondents (12.3%)

are single, representing a smaller portion of the group. Single individuals may be more flexible in their retirement decisions, though they might face different challenges, such as potential social isolation, as they do not have a spouse or children to support them post-retirement. According to Hilary and Litsey (2019), social factors such as these can influence retirement decisions, as individuals with less social support might experience different emotional and financial outcomes in retirement.

The civil status of PNP personnel in both compulsory and optional retirement groups provides important insights into how marital status influence their perceptions of life after retirement. Those who are married are likely to prioritize family well-being, while widowed or single individuals have different emotional and financial considerations. These findings align with studies that emphasize the need for specialized retirement planning that accounts for personal circumstances, such as family dynamics, in order to ensure a smooth transition into retirement (Censoro & Hasani, 2023; Reluao *et al.*, 2023).

Type of Family
Table 5 presents the type of family structure of the respondents, as assessed by the participants in the study. The type of family play a role in understanding the support systems and relationships that contribute to the respondents' quality of life post-retirement.

Table 9: Type of Family

type of family	Compulsory			Optional		
	Counts	% of Total	Cumulative %	Counts	% of Total	Cumulative %
Extended family (includes relatives like grandparents, uncles, etc.)	1	2.9%	2.9%	0	0	0
Nuclear family (parents and children)	27	77.1%	80.0%	88	72.1%	72.1%
Single-parent family	7	20.0%	100.0%	34	27.9%	100.0%

The type of family in the compulsory retirement group shows that the majority of respondents belong to nuclear families, which consist of parents and children. This group makes up 77.1% of the respondents, indicating that most individuals in the compulsory retirement group have their primary family unit as their support system. A nuclear family structure is often seen as more self-contained, which could play a role in the post-retirement quality of life for these individuals. The presence of a nuclear family suggests that retirees focus on spending more time with their immediate family members, such as children, post-retirement, potentially enhancing their sense of support and stability.

In addition, 20% of the respondents belong to a single-parent family, indicating that some individuals in the compulsory retirement group have primary caregiving responsibilities, which influence their retirement plans and the quality of life afterward. The single-parent family structure result in unique challenges for retirement, such as balancing caregiving responsibilities with the desire for personal time or leisure. This aligns with the findings of Censoro and Hasani (2023), who highlighted that financial independence and family time are significant considerations in retirement planning. Only 2.9% of respondents in the compulsory retirement group belong to an extended family, where additional relatives such as grandparents or uncles are part of the household. This suggests that extended family structures are less common in this group, but for those who do belong to such families, additional support from relatives play a role in their retirement planning.

For the optional retirement group, the family structure is similarly dominated by the nuclear family type, with 72.1% of respondents belonging to this structure. Similar to the compulsory retirement group, this indicates that most individuals who opt for early retirement have immediate family members, such as children, as their main source of support. However, the proportion is slightly lower than in the compulsory retirement group, which suggest that individuals in the optional retirement group are slightly less reliant on their nuclear family and are seeking greater personal freedom or opportunities for self-discovery after retirement.

A notable difference in the optional retirement group is the higher percentage of single-parent families, which accounts for 27.9% of the respondents. This is significantly higher than in the compulsory retirement group, and it highlights that a considerable portion of those opting for early retirement face the responsibility of managing their family on their own. This could be a driving factor in their decision to retire early, as they prioritize spending time with their children or meeting family needs. The lack of extended family structures (0%) in the optional retirement group further emphasizes the increased reliance on the nuclear family and, in particular, the single-parent family type. These family dynamics are important to consider, as they could influence both the decision-making process regarding retirement and the overall experience of life after retirement.

In both the compulsory and optional retirement groups, the nuclear family structure is predominant, reflecting the central role that immediate family members play in the lives of PNP personnel. However, there is a noticeable difference in the single-parent family representation,

with the optional retirement group showing a higher percentage of single-parent households. This could reflect different motivations for early retirement, such as the need for more time to care for children or other familial responsibilities. The presence or absence of extended families further shapes retirement planning, with compulsory retirees showing a slight presence of extended family support, while the optional retirees have no representation in this category, possibly seeking more personal freedom after retirement. These findings align with the broader concepts of retirement planning discussed by Censoro and Hasani (2023) and Reluao *et al.* (2023), who emphasized the importance of family support and financial independence in retirement decisions.

Highest Educational Attainment
Table 10 displays the highest educational attainment of the respondents, which is an important factor in determining how education level influence post-retirement life quality.

Table 10: Highest Educational Attainment

highest educational attainment	Compulsory			Optional		
	Counts	% of Total	Cumulative %	Counts	% of Total	Cumulative %
Bachelor's Degree	24	68.6%	68.6%	74	60.7%	60.7%
Doctorate Degree	4	11.4%	80.0%	33	27.0%	87.7%
Master's Degree	7	20.0%	100.0%	15	12.3%	100.0%

The highest educational attainment of PNP personnel in the compulsory retirement group reveals that the majority of respondents have earned a Bachelor's Degree, comprising 68.6% of the sample. This indicates that most individuals in this group have a solid educational foundation, which could influence their career satisfaction and readiness for retirement. Having a bachelor's degree suggest that these officers are well-prepared for transitioning into post-retirement life, potentially enabling them to engage in activities like further studies, professional development, or other post-service careers. A smaller proportion, 20%, have obtained a Master's Degree, while 11.4% hold a Doctorate Degree. The presence of individuals with advanced degrees, especially doctoral qualifications, imply that some officers are highly educated, which could support their continued engagement in specialized roles or post-retirement ventures, such as consulting or teaching. In line with the findings of Reluao *et al.* (2023), the importance of having financial literacy and educational awareness is highlighted, as these factors play a crucial role in preparing individuals for retirement. Moreover, educated individuals are better equipped to navigate post-retirement challenges, such as adapting to a change in lifestyle and pursuing new opportunities.

In the optional retirement group, the highest educational attainment is similarly skewed towards those with a Bachelor's Degree, as 60.7% of the respondents in this group fall into this category. Although a lower percentage than the compulsory retirement group, this still indicates that a significant portion of individuals opting for early retirement have obtained at least an undergraduate education. The Doctorate Degree category has a higher representation in the optional retirement group, with 27% of respondents holding this advanced qualification. This suggest that those in the optional retirement group are more likely to have specialized education, which could provide them with the opportunity to transition smoothly into different professional pursuits or even entrepreneurship post-retirement. On the other hand,

12.3% of respondents have a Master's Degree, which is the least common qualification in the group. The higher proportion of individuals with doctorate degrees in the optional retirement group also reflect their readiness to retire early due to the financial independence that could come from their education and career experiences. These findings resonate with the conclusions of Censoro and Hasani (2023), who emphasize that education plays a key role in retirement planning and that more educated individuals might be more prepared to retire early, provided they have adequate financial resources and retirement packages in place.

Both the compulsory and optional retirement groups show significant proportions of individuals with a Bachelor's Degree, with the compulsory group having a slightly higher percentage. The presence of Master's Degree and Doctorate Degree holders in both groups suggests that many PNP personnel are highly educated, which could support their post-retirement engagement in meaningful activities. The emphasis on education as a tool for enhancing post-retirement life quality aligns with the findings of Reluao *et al.* (2023), who stressed the importance of planning and knowledge transfer in retirement decisions. This aligns with the argument that individuals with higher educational attainment have better access to career alternatives and resources to manage the transition into retirement, thus contributing to a more satisfying post-retirement life. Additionally, the findings in both retirement groups underscore the importance of providing financial and educational support to help retirees make informed decisions about their future, as noted by Censoro and Hasani (2023). These insights are relevant for developing retirement frameworks that consider educational backgrounds as one of the key factors for planning a successful transition from active service to retirement.

Salary Grade
Table 7 presents the salary grade of the respondents,

which could impact the perceived financial stability and overall quality of life after retirement.

Table 11: Salary Grade

salary grade	Compulsory			Optional		
	Counts	% of Total	Cumulative %	Counts	% of Total	Cumulative %
Salary Grade 16–18	10	28.6%	28.6%	9	7.4%	100.0%
Salary Grade 19–21	13	37.1%	65.7%	64	52.5%	52.5%
Salary Grade 22–24	8	22.9%	88.6%	31	25.4%	77.9%
Salary Grade 25 and above	4	11.4%	100.0%	18	14.8%	92.6%

The salary grade distribution among compulsory retirement respondents indicates a significant spread across different pay grades. The Salary Grade 19–21 group has the highest number of respondents, with 13 individuals, accounting for 37.1% of the sample. This salary grade is typical for personnel with moderate experience, which aligns with individuals nearing mandatory retirement. The Salary Grade 16–18 group follows, consisting of 10 respondents (28.6% of the total), indicating that a considerable portion of the compulsory retirees are in this lower pay grade. These personnel experience a greater financial adjustment upon retirement, as their salary are not as high as those in higher pay grades. The Salary Grade 22–24 category contains 8 respondents, or 22.9% of the total, suggesting that some individuals in higher ranks are also approaching retirement. Finally, the Salary Grade 25 and above group comprises 4 respondents, representing 11.4% of the total sample, which shows that the highest-ranking officers are also nearing the mandatory retirement age. The spread of salary grades within the compulsory retirement group shows that individuals from various financial backgrounds will face retirement, with varying levels of financial preparedness.

This variation in salary grades may affect the financial stability of those retiring, as those in lower salary grades (16–18) may face more financial challenges compared to those in higher salary grades (22–24 or 25 and above). The financial challenges faced by retirees are also reflected in the study of Reluao *et al.* (2023), which discusses the need for financial literacy and better retirement planning to handle financial shocks and inadequate planning.

The optional retirement group shows a different salary grade distribution, with a heavy concentration of respondents in the Salary Grade 19–21 category. This group comprises 64 respondents, making up 52.5% of the sample. These personnel are likely to retire earlier, often in their early 50s, which correlates with the higher salary grade they hold. The Salary Grade 22–24 group is the second largest, consisting of 31 respondents (25.4% of the total). Individuals in this salary range are typically at mid-to-senior levels in their careers and likely to have higher retirement benefits and savings, which influence their decision to retire early.

The Salary Grade 25 and above group includes 18 respondents, or 14.8% of the total, showing that some high-ranking personnel also choose to retire voluntarily before reaching the mandatory retirement age. Finally, the Salary Grade 16–18 group has the smallest representation in the optional retirement sample, with only 9 respondents, making up 7.4% of the total. This suggests that lower-ranking personnel are less likely to opt for early retirement, potentially due to financial limitations or job satisfaction factors.

The varying salary grades in the optional retirement group point to differing levels of financial stability, which can significantly impact the perceived quality of life after retirement. Reluao *et al.* (2023) discuss how financial stability and retirement benefits influence the decision to retire early, noting that a more substantial retirement package could motivate individuals to retire earlier. Those in higher salary grades have greater financial security and view early retirement as an opportunity for financial independence, personal hobbies, and family time, as noted in the study by Censoro and Hasani (2023).

The compulsory retirement group shows a broader spread across salary grades, with many individuals in the Salary Grade 19–21 range. This financial variability reflects the different levels of financial stability among retiring personnel, where lower salary grades face more challenges in adjusting to post-retirement life. On the other hand, the optional retirement group is more heavily concentrated in the Salary Grade 19–21 range, with many individuals in higher salary grades, suggesting that these personnel are more likely to retire early due to greater financial security. The findings from both groups underscore the need for financial education, retirement planning, and incentives for early retirement, as discussed by Reluao *et al.* (2023) and Censoro and Hasani (2023), to ensure that personnel can transition smoothly into retirement, regardless of their salary grade.

2. Perceived Quality of Life After Optional Retirement. This section presents the extent of perceived quality of life after optional retirement, as assessed by the PNP personnel in Police Regional Office (PRO) MIMAROPA. The focus is on health expectations, family relationships, and social activities.

Health Expectations
Table 12 shows the extent of perceived health expectations after optional retirement, as assessed by the respondents.

Table 12: Health Expectations

Items	Compulsory				Optional			
	WM	SD	VI	R	WM	SD	VI	R
1. Expresses confidence about maintaining physical health after retirement.	3.20	0.68	ME	6	3.15	0.65	ME	6
2. Believes enough time exists to focus on improving health after retirement.	3.69	0.47	GE	1.5	3.60	0.49	GE	3
3. Expects overall health to improve after retiring.	3.60	0.50	GE	3	3.57	0.50	GE	4.5
4. Expresses concern about potential health issues arising after retirement.	3.69	0.80	GE	1.5	2.63	0.73	ME	8
5. Anticipates staying physically active and fit during retirement years.	3.60	0.50	GE	3	3.67	0.47	GE	2
6. Feels prepared to manage existing health conditions after retirement.	2.66	0.47	ME	7	3.57	0.50	GE	4.5
7. Believes mental well-being improves after retiring from service.	3.60	0.50	GE	3	3.83	0.38	GE	1
8. Expects to have regular access to healthcare services after retirement.	2.66	0.80	ME	7	3.02	0.75	ME	7
Composite Mean	3.34	0.59	ME		3.38	0.56	ME	

Legend: GE = Great Extent; ME = Moderate Extent; SE = Slight Extent; R = Rank

For PNP personnel who opted compulsory retirement, the highest perceived health expectation is regarding the belief that there is enough time to focus on improving health after retirement, with a mean score of 3.69 and a standard deviation of 0.47 as well as expressing concern about potential health issues arising after retirement with a mean score of 3.69 and a standard deviation of 0.80. The result shows that PNP personnel who retired compulsorily believe they will have more time to focus on their health after retirement. This belief received the highest average rating. It means that many of them expect to use their free time to improve their physical and mental well-being. Since retirement removes daily work stress and tight schedules, they now feel they can focus more on healthy activities like exercising, eating well, and getting regular check-ups.

They also expressed strong concern about possible health problems that may come after retirement. This concern had the same high average score. It shows that while they are hopeful about improving their health, they are also worried that retirement might bring new or worsening health issues. This fear may come from the idea that aging, less activity, or reduced income could make it harder to stay healthy. Both results suggest that health is a major concern and priority for retirees, especially those who were required to leave service at a specific age.

This result suggests that the respondents feel confident about having the opportunity to focus on their health once they retire. Such positive health expectations align with research by Eberhardt *et al.* (2022), who indicated that retirees often experience a positive shift in their health outlook when they are no longer constrained by the demands of their previous work life.

The second highest score, with a mean of 3.60, and a standard deviation of 0.50, respectively, pertains to the expectation of overall health improvement after retiring, anticipation of staying physically active and fit during retirement years, and belief that mental well-being improves after retiring from service. Most of the respondents believe that retirement will give them more time to focus on their physical and mental well-being. They think they can be more active, rest better, and take care of their bodies once they are no longer working.

The anticipation of staying fit and healthy during retirement may also come from the idea that stress from work will decrease. When people retire, they have fewer responsibilities and more control over their daily routines. This may help them eat better, exercise more, and get enough sleep, which can lead to improved health.

The belief that mental well-being will improve is also likely linked to reduced work pressure. Retirement is seen as a time for rest, hobbies, and spending time with family and friends. These things can improve mood and reduce anxiety. That is why many participants believe that

retirement will lead to better health overall.

This reflects an optimistic outlook, where compulsory retirees believe that stepping away from the pressures of their jobs will lead to better physical well-being. Similarly, Comi *et al.* (2022) highlight that some retirees expect improvements in their overall health due to the reduction in job-related stress, which may resonate with the feelings of the respondents. Moreover, the awareness of health concerns after retirement is not uncommon, as studies have shown that health risks can increase in the absence of a structured work environment (Jiang *et al.*, 2022). However, respondents are still confident that they will be able to manage any arising health issues.

On the other hand, the lowest score reflects respondents' feelings about being prepared to manage existing health conditions after retirement and expectation to have regular access to healthcare services after retirement, with a score of 2.66 and a standard deviation of 0.47 and 0.80, respectively. This score indicates that some personnel feel less prepared to deal with ongoing health issues after retirement. This might be due to the fact that many retirees struggle with the sudden shift in lifestyle and healthcare needs post-retirement, as noted by Parker (2022), who emphasized the ongoing adjustment challenges retirees face.

For the respondents who opted optional retirement, the highest health expectation relates to the belief that mental well-being will improve after retirement, with a mean score of 3.83 and a standard deviation of 0.38. This indicates that respondents in the optional retirement group are most optimistic about the mental health benefits of retirement, likely due to the relief from work-related stressors and a chance to engage in activities that promote well-being. This finding is consistent with Amorim *et al.* (2024), who found that retirees often report improved mental health once they are no longer bound by the pressures of their work.

The second highest score of 3.67, regarding staying physically active and fit during retirement, demonstrates that optional retirees expect to maintain a high level of physical activity. This is in line with research by Jiang *et al.* (2022), which suggests that many retirees look forward to a more active lifestyle after retiring, as they have more time to engage in physical activities such as exercise and hobbies.

The third highest score, 3.60, reflects respondents' expectation that their overall health will improve after retirement. Like their compulsory retirement counterparts, optional retirees expect their health to improve after they leave service. This is consistent with the broader understanding that retirement offers an opportunity to focus on health improvement (Mustafa *et al.*, 2023).

On the lower end, the lowest score among optional retirees is their belief in having regular access to healthcare services after retirement, which scored 3.02. This shows that while they generally feel positive about their health post-retirement, there is some uncertainty or concern about consistent access to healthcare services once retired. This aligns with the challenges noted by Amorim *et al.* (2024), where access to healthcare and maintaining good health are critical factors in the retirement transition, especially in resource-constrained environments.

Both compulsory and optional retirees generally have positive health expectations after optional retirement, though there are some notable differences. Compulsory retirees are more focused on the idea that they will have enough time to improve their health after retirement and are somewhat concerned about managing existing health conditions. Optional retirees, on the other hand, express more optimism about their mental health improvement after retiring and staying physically active. However, both groups share concerns about access to healthcare services post-retirement. These findings highlight the importance of preparing retirees for health-related challenges and opportunities, as suggested by previous studies on retirement expectations and transitions (Eberhardt *et al.*, 2022; Amorim *et al.*, 2024).

Family Relationships.
Table 13 presents the extent of perceived quality of family relationships after optional retirement, providing insights into the social and familial aspects of post-retirement life.

Table 13: Family Relationships

Items	Compulsory				Optional			
	WM	SD	VI	R	WM	SD	VI	R
1. Feels relationships with family improve after retirement.	3.60	0.50	GE	4.5	3.70	0.71	GE	6.5
2. Expects to spend more quality time with family after retiring.	2.66	0.50	ME	8	3.83	0.38	GE	3
3. Believes stronger connections with spouse/partner develop after retirement.	3.60	0.50	GE	4.5	2.99	1.30	ME	8
4. Anticipates becoming more involved in family activities after retirement.	3.60	0.80	GE	4.5	3.70	0.46	GE	6.5
5. Feels retirement allows more availability for family's needs.	3.60	0.50	GE	4.5	3.73	0.45	GE	4.5

6. Expects family life to become more harmonious after retiring.	3.60	0.50	GE	4.5	3.85	0.36	GE	1.5
7. Confidently assumes retirement brings closeness to children and other family members.	3.80	0.41	GE	1	3.73	0.45	GE	4.5
8. Believes stress reduces and family relationships improve with retirement.	3.60	0.80	GE	4.5	3.85	0.36	GE	1.5
Composite Mean	3.51	0.56	GE		3.67	0.56	GE	

Legend: GE = Great Extent; ME = Moderate Extent; SE = Slight Extent; R = Rank

For compulsory retirees, the results showed a similarly positive perception of family relationships, with the highest rating given to the anticipation that compulsory retirement will bring closeness to children and other family members (WM = 3.80, SD = 0.41). This reflects the belief that compulsory retirees, much like optional retirees, look forward to having more time to meet their family's closeness after retirement. This is supported by Jiang *et al.* (2022), who highlighted that many retirees look forward to a balanced life that allows for greater family involvement.

For compulsory retirees, five items got the same mean score of 3.60. These items are: feeling that relationships with family improve, believing stronger connections with spouse/partner develop, expecting to become more involved in family activities, feeling more available for the family's needs, and expecting a more harmonious family life. These tied scores indicate that compulsory retirees see all these aspects of family life as equally important and positively affected by retirement.

Interestingly, the lowest-rated item in this category for compulsory retirees was the belief in developing stronger connections with a spouse or partner after retirement (WM = 2.99, SD = 1.30), the same as for optional retirees. This shared outcome may suggest that the relationship dynamics with spouses or partners may not always undergo significant improvement post-retirement, possibly due to the challenges of adjusting to a new routine, as discussed by Jones (2022), who explored the emotional and cognitive shifts that retirees go through during the transition from work to retirement.

For the optional retirees in the Police Regional Office (PRO) MIMAROPA, the overall perceived quality of family relationships after optional retirement is generally high. Among the highest-rated items, the expectation that family life will become more harmonious after retirement (WM = 3.85, SD = 0.36) was rated the highest. This suggests that the majority of PNP personnel anticipate retirement to bring a sense of peace and improved harmony in their family life. Similarly, the belief that retirement will reduce stress and improve family relationships (WM = 3.85, SD = 0.36) also scored highly, indicating that personnel feel that stepping away from the demands of their police work will display better connections with their family members. These expectations align with findings by Amorim *et al.* (2024), who pointed out that retirement is often viewed as an opportunity to build stronger, more meaningful relationships with family, especially as individuals seek time for relaxation and to focus on personal connections. Moreover, the expectation to spend more quality time with family post-retirement (WM = 3.83, SD = 0.38) was also rated highly, reinforcing the idea that optional retirees prioritize their families during this new phase of life, which is in line with the positive factors influencing retirement decisions, as noted by Eberhardt *et al.* (2022). This means these retirees strongly feel that retirement helps bring peace and less stress in the home. Another set of items tied at 3.73, including availability for family needs and closeness to children. This suggests these aspects are also very evident but not as strong as the highest-rated items.

On the other hand, the belief in developing stronger connections with a spouse or partner after retirement received a lower rating (WM = 2.99, SD = 1.30). This suggests that, while the overall perception of family relationships is positive, not all personnel expect significant improvements in their relationships with their spouses or partners. This outcome could be influenced by the varied individual experiences and expectations about personal relationships after retirement, reflecting some of the challenges highlighted by Jones (2022) in the context of retirees from law enforcement, who experience difficulties like identity loss or role confusion when transitioning to civilian life.

Both optional and compulsory retirees in PRO MIMAROPA perceive their family relationships as improving after retirement, with some expectations of better harmony and more time for family, although certain complexities, such as the development of stronger connections with spouses or partners, remain a more moderate expectation.

Social Activities
Table 14 illustrates the extent of perceived engagement in social activities after optional retirement, shedding light on how retirees remain socially active post-retirement.

Table 14: Social Activities

Items	Compulsory				Optional			
	WM	SD	VI	R	WM	SD	VI	R
1. Believes more time exists for social activities after retirement.	3.80	0.50	GE	1	2.99	0.78	ME	2.5
2. Expects to build stronger social connections after retiring.	3.26	0.50	ME	6	2.99	0.78	ME	2.5
3. Anticipates participating in community events more frequently after retirement.	3.80	0.41	GE	1	2.77	0.72	ME	6.5
4. Feels opportunities to reconnect with old friends increase after retiring.	3.26	0.74	ME	6	2.89	0.83	ME	5
5. Confidently assumes retirement allows pursuing new hobbies and interests.	3.77	0.50	GE	4	3.56	0.50	GE	1
6. Expects to spend more time with the social circle after retiring.	3.26	0.50	ME	6	2.61	0.92	ME	8
7. Believes staying socially active remains possible after retirement.	3.77	0.41	GE	4	2.77	0.72	ME	6.5
8. Feels flexibility to join social gatherings and activities improves with retirement.	3.80	0.74	GE	1	2.90	0.66	ME	4
Composite Mean	3.59	0.54	GE		2.94	0.74	ME	

Legend: GE = Great Extent; ME = Moderate Extent; SE = Slight Extent; R = Rank

For compulsory retirees in the Police Regional Office (PRO) MIMAROPA, the highest perceived quality of life in social activities is their belief that retirement provides more time for social activities. This item received the highest mean score of 3.80 (Great Extent). This suggests that compulsory retirees are confident that retirement will allow them to have more time to engage in social activities compared to their active duty days. Similarly, they also felt that retirement would give them more opportunities to reconnect with old friends, which also received a high score of 3.26 (Moderate Extent). This indicates that they anticipate better social connections after leaving the service. Another key item with a high score (3.77) was the expectation that retirement would allow them to pursue new hobbies and interests. This shows that retirees are optimistic about the flexibility and opportunities available for personal growth once they retire. These findings align with the notion that retirement, while challenging, presents an opportunity to explore new dimensions of life, such as social interactions and personal hobbies, which contribute positively to the retirees' quality of life (Amorim *et al.*, 2024).

On the lower end, compulsory retirees showed moderate expectations regarding their participation in community events post-retirement, with a score of 3.26. This suggests a more restrained view of how frequently they would engage in community events, highlighting that some may feel less involved or less motivated to participate in such activities. Moreover, the lowest score in this category was the belief that retirement would allow

them to spend more time with their social circle (3.26), indicating that while retirees acknowledge opportunities for social engagement, they might also face challenges in maintaining close ties after leaving the force. This is consistent with findings from Jones (2022) regarding identity loss and the adjustment period that many retirees experience.

For optional retirees in the Police Regional Office (PRO) MIMAROPA, the perception of social activities post-retirement reflects a generally moderate outlook. The highest score in this group was for the belief that retirement would allow them to pursue new hobbies and interests (3.56), which is consistent with the notion that retirees feel they have more opportunities to explore personal interests and engage in fulfilling activities outside of work (Parker, 2022). This shows that optional retirees are moderately confident in their ability to engage in social activities after retiring.

However, the lowest scores were seen in items related to time spent with friends and increased participation in community events. The belief that retirement would allow them to spend more time with their social circle received the lowest score of 2.61 (Moderate Extent), while the expectation to participate in community events more frequently after retirement scored 2.77 (Moderate Extent). These results suggest that optional retirees may have concerns about their ability to remain socially active post-retirement, as they face challenges in finding or creating new opportunities for social interaction, which is common among retirees adjusting to life outside the

workforce (Jiang *et al.*, 2022). Additionally, their perception that they could remain socially active after retirement was also moderate, scoring 2.77, indicating that while they are not entirely pessimistic, they recognize some limitations to their social engagement.

Both compulsory and optional retirees express some positive expectations regarding post-retirement social activities, however, the moderate scores in some areas suggest that both groups face challenges in maintaining or expanding their social lives after leaving the police force.

Perceived Quality of Life After Mandatory Retirement. This section presents the extent of perceived quality of life after mandatory retirement, with an emphasis on health expectations, family relationships, and social activities as assessed by the respondents.

Health Expectations
Table 15 shows the extent of perceived health expectations after mandatory retirement, highlighting how mandatory retirement impacts health perceptions.

Table 15: Health Expectations

Items	Compulsory				Optional			
	WM	SD	VI	R	WM	SD	VI	R
1. Concerns arise about managing health after mandatory retirement.	3.77	0.65	GE	3	2.24	0.74	SE	3.5
2. Expects physical health to decline after mandatory retirement.	3.80	0.50	GE	1.5	1.82	0.83	SW	6
3. Believes more medical care becomes necessary after mandatory retirement.	3.26	0.41	ME	7	2.05	0.77	SE	5
4. Faces challenges in maintaining fitness after retirement.	3.80	0.74	GE	1.5	2.24	0.85	SE	3.5
5. Anticipates adjusting lifestyle to address health issues post-retirement.	3.26	0.65	MEE	7	2.80	0.75	ME	2
6. Expects to have less energy and stamina after mandatory retirement.	3.71	0.41	GE	4.5	1.54	0.86	SE	7.5
7. Feels mental health gets affected after retirement.	3.26	0.41	ME	7	1.54	0.86	SE	7.5
8. Believes focusing more on preventive health measures becomes essential after retirement.	3.71	0.74	GE	4.5	3.34	0.69	ME	1
Composite Mean	3.57	0.56	GE		2.20	0.79	SE	

Legend: GE = Great Extent; ME = Moderate Extent; SE = Slight Extent; R = Rank

The highest perceived health expectation for compulsory retirees is the belief that physical health will decline after mandatory retirement, with a weighted mean (WM) score of 3.80, rated as "Great Extent" (GE). This reflects a strong concern among compulsory retirees about the impact of retirement on their physical well-being. This finding aligns with previous studies highlighting that many older workers fear health deterioration post-retirement (Jiang *et al.*, 2022). Similarly, the challenge of maintaining fitness after retirement also scored highly (WM = 3.80, GE). This indicates that compulsory retirees anticipate difficulties in staying physically active once they leave the police force. Such expectations are consistent with research suggesting that retirees often face a shift in lifestyle that challenges their ability to maintain fitness (Parker, 2022).

Another high-scoring item is the concern about managing health after mandatory retirement, with a WM of 3.77, also rated as "Great Extent." This shows that compulsory retirees are significantly worried about the healthcare needs they will face once they retire. This finding corresponds with studies that emphasize the

importance of healthcare planning for retirees (Parker, 2022). Furthermore, the belief that more medical care will be necessary post-retirement, with a WM of 3.26, rated as "Moderate Extent" (ME), further supports the notion that compulsory retirees anticipate an increased need for healthcare services after retirement (Amorim *et al.*, 2024).

On the other hand, the lowest-rated health expectation item for compulsory retirees is the belief that they will need to adjust their lifestyle to address health issues post-retirement, with a WM of 3.26 (ME). Although retirees recognize the need to adjust their lifestyle, the moderate rating suggests that they might not fully anticipate how comprehensive these adjustments might be. The expectation to have less energy and stamina after retirement, also rated at 3.71 (GE), is another notable aspect of health concerns, suggesting that while retirees are concerned about physical and mental stamina, they do not see this as a critical obstacle in their daily lives post-retirement (Comi *et al.*, 2022).

For optional retirees, the highest perceived health expectation is the belief that focusing more on preventive

health measures becomes essential after retirement, with a WM of 3.34, rated as "Moderate Extent" (ME). This score indicates that while some optional retirees understand the importance of preventive health, the concern does not appear to be as pressing as it is for compulsory retirees. This aligns with findings from Amorim *et al.* (2024), who noted that retirees, particularly those who choose retirement, may view preventive health more as a part of maintaining general well-being rather than as a critical necessity.

Another high score for optional retirees is the expectation to adjust their lifestyle to address health issues after retirement (WM = 2.80, ME). This score reflects a moderate recognition that changes to lifestyle will be necessary post-retirement but perhaps not as strongly felt as for compulsory retirees. This could be because optional retirees have more time to plan and adjust their health-related habits before they retire (Cebola *et al.*, 2023). The third highest-rated item is the belief that mental health will be affected after retirement, with a WM of 1.54, rated as "Slight Extent" (SE). This lower score indicates that optional retirees might not consider mental health as a significant concern in the same way as their physical health. Previous studies suggest that mental

health concerns among retirees often arise more acutely in compulsory retirees, as they are often less prepared for the emotional impact of leaving their careers (Jones, 2022).

The lowest health expectation for optional retirees is the expectation that they will need more medical care after retirement, with a WM of 2.05, rated as "Slight Extent" (SE). This suggests that optional retirees do not foresee a significant increase in their medical needs after retirement, possibly because they are healthier and may feel more in control of their health maintenance than their compulsory counterparts (Jiang *et al.*, 2022). Another low-rated concern for optional retirees is the expectation to have less energy and stamina post-retirement, with a WM of 1.54, rated as "Slight Extent" (SE). This finding aligns with the notion that optional retirees are more likely to retire when they feel mentally and physically prepared, thus having fewer concerns about energy loss (Comi *et al.*, 2022).

Family Relationships.
Table 16 presents the extent of perceived family relationships after mandatory retirement, providing a look into how these relationships evolve after retirement.

Table 16: Family Relationships

Items	Compulsory				Optional			
	WM	SD	VI	R	WM	SD	VI	R
1. Expects to have more time to strengthen family relationships after mandatory retirement.	3.80	0.65	GE	5.5	3.31	1.05	ME	5
2. Feels the role in the family becomes more central after retirement.	3.71	0.41	GE	8	3.58	0.50	GE	4
3. Anticipates being more present and available for family's needs after retiring.	3.80	1.12	GE	5.5	3.61	0.49	GE	1
4. Believes mandatory retirement allows reconnecting with family members.	3.89	0.74	GE	2	3.31	1.05	ME	5
5. Expects family relationships to improve with more focus after retirement.	3.80	0.65	GE	5.5	3.61	0.49	GE	1
6. Feels spending more time at home positively impacts the relationship with spouse/partner.	3.89	0.41	GE	2	3.16	1.02	ME	8
7. Believes mandatory retirement provides opportunities to build stronger bonds with children.	3.80	1.12	GE	5.5	3.31	1.05	ME	5
8. Confidently assumes retirement allows more involvement in family activities and events.	3.89	0.46	GE	2	3.61	0.49	GE	1
Composite Mean	3.82	0.69	GE		3.44	0.77	ME	

Legend: GE = Great Extent; ME = Moderate Extent; SE = Slight Extent; R = Rank

For compulsory retirement personnel in Police Regional Office (PRO) MIMAROPA, the results show that their perceived quality of life regarding family relationships after mandatory retirement is generally positive. The highest-rated item is the belief that mandatory retirement provides opportunities to build stronger bonds with children, with a weighted mean (WM) of 3.89, indicating a great extent (GE). This suggests that compulsory retirees view retirement as a chance to connect more deeply with their children for them to focus on strengthening their family ties. Similarly, another high-rated item, "Feels spending more time at home positively impacts the relationship with spouse/partner," also received a WM of 3.89, reflecting that retirees expect their relationship with their spouse or partner to improve with more time spent at home. This expectation aligns with the idea that retirement provides the opportunity to reconnect and nurture personal relationships, which is consistent with the findings of Jones (2022), who discussed how retirees often experience an improvement in family dynamics after leaving the workforce.

In addition, "Expects to have more time to strengthen family relationships after mandatory retirement" received a WM of 3.80, which shows that retirees believe their retirement will provide ample time to nurture family relationships. This result mirrors the theoretical framework presented by Amorim *et al.* (2024), which emphasizes how retirement can be seen as a time to explore personal interests, engage in family connections, and achieve a deeper sense of personal fulfillment. Overall, the positive perceptions of family relationships suggest that mandatory retirement is viewed as an opportunity to focus on family bonds and personal well-being.

On the other hand, the lowest-rated item is "Believes mandatory retirement allows reconnecting with family members," with a WM of 3.31. While still categorized under GE, it indicates a moderate level of belief that retirement directly displays the opportunity to reconnect with family. This result may reflect some mixed feelings about the challenges retirees may face in adjusting to new roles or rediscovering family dynamics after years of intense work routines. This finding supports Parker (2022), who noted that while retirement offers time for family, the transition can be difficult for some, especially if they struggle with role adjustments.

For optional retirement personnel in Police Regional Office (PRO) MIMAROPA, the perception of family relationships after retirement shows more variability. The highest-rated items also point to positive expectations regarding family relationships. "Expects to have more time to strengthen family relationships after mandatory retirement" scored a WM of 3.31, rated ME, reflecting that retirees feel a moderate degree of hope that retirement will allow them more time to focus on family. This finding is consistent with the works of Comi *et al.* (2022), which highlighted that positive retirement decisions often include expectations of spending more time with loved ones. Furthermore, "Feels the role in the family becomes more central after retirement" received a WM of 3.58, demonstrating that retirees anticipate assuming a more significant role in family matters post-retirement, which aligns with the positive outlook on retirement as suggested by Jiang *et al.* (2022).

In contrast, the lowest-rated item for optional retirees is "Believes mandatory retirement provides opportunities to build stronger bonds with children," with a WM of 3.31, suggesting a more moderate expectation of improving family relationships with children after retirement. This result may indicate that, compared to compulsory retirees, optional retirees may face more difficulty in adjusting to a more passive role in the family, possibly due to ongoing work commitments or the nature of their retirement choice. The less pronounced improvement in family bonds could reflect a more complex process of re-engagement with family life post-retirement, as highlighted by Jones (2022), who emphasized the identity struggles some retirees face in transitioning from a demanding career to family life.

Both compulsory and optional retirees in the PRO MIMAROPA perceive their retirement as an opportunity to improve family relationships, but the extent of these expectations varies. Compulsory retirees seem more optimistic about using their retirement to strengthen family bonds, whereas optional retirees have a more moderate outlook, possibly due to the different personal and professional factors influencing their decision to retire.

Social Activities.
Table 17 outlines the extent of perceived engagement in social activities after mandatory retirement, reflecting how retirees engage with their social surroundings post-retirement.

Table 17: Social Activities

Items	Compulsory				Optional			
	WM	SD	VI	R	WM	SD	VI	R
1. Expects to have more time to engage in social activities after mandatory retirement.	3.80	0.65	GE	4.5	2.65	0.57	ME	6.5
2. Feels social life improves once work ends.	3.89	0.41	GE	2	2.88	0.69	ME	4
3. Anticipates joining more community events and activities after retirement.	3.80	1.12	GE	4.5	2.65	0.57	ME	6.5

4. Believes retirement provides more opportunities to reconnect with friends.	3.89	0.46	GE	2	2.77	0.72	ME	5
5. Expects to participate more actively in social clubs or organizations post-retirement.	3.17	0.41	ME	7	2.62	0.54	ME	8
6. Feels retirement allows exploration of new hobbies and social interests.	3.89	0.41	GE	2	3.03	0.57	ME	1
7. Confidently assumes an active social life remains possible after retirement.	3.17	1.12	ME	7	2.90	0.43	ME	2.5
8. Believes retirement offers flexibility to attend more social gatherings and family events.	3.17	0.46	ME	7	2.90	0.43	ME	2.5
Composite Mean	3.60	0.63	GE		2.80	0.57	ME	

Legend: GE = Great Extent; ME = Moderate Extent; SE = Slight Extent; R = Rank

The highest scores in the "Social Activities" section reflect strong expectations and beliefs that retirement will enhance social life. The respondents rated the item "Feels social life improves once work ends" highest, with a weighted mean of 3.89 (GE), indicating that they strongly believe their social life will improve once they retire. This aligns with findings by Parker (2022), who suggested that retirees often feel liberated from work pressures for for greater engagement in social activities. The same score was given to "Believes retirement provides more opportunities to reconnect with friends" (3.89, GE), showing that respondents view retirement as an opportunity to reconnect with old friends and rebuild social networks. This is consistent with the view of Amorim *et al.* (2024), who highlighted the significance of social connections in retirement and its positive influence on well-being. The "Feels retirement allows exploration of new hobbies and social interests" item also received a score of 3.89 (GE), underscoring the potential retirees see in using their free time to pursue new hobbies or engage in previously unexplored social interests.

On the other hand, the lowest-rated items reflect a more moderate belief in the extent of social engagement post-retirement. The respondents rated "Expects to participate more actively in social clubs or organizations post-retirement" the lowest, with a score of 3.17 (ME). This suggests that while respondents believe they will be able to engage in more social activities, they have a more moderate expectation of participating in organized social clubs or groups. This could be due to concerns about the transition into a new social structure, as retirees often experience role loss and may find it difficult to re-integrate into formal social settings (Jones, 2022).

For the optional retirees, the highest-rated item is "Feels retirement allows exploration of new hobbies and social

interests" with a weighted mean of 3.03 (ME), showing that they expect to have more time to pursue hobbies and other social interests after retirement. This finding is in line with the studies by Jiang *et al.* (2022) and Cebola *et al.* (2023), which suggested that retirees often look forward to engaging in activities that allow them to explore new dimensions of their personal lives. However, their scores remain in the "Moderate Extent" category, indicating that while the desire to explore new activities exists, it may not be as pronounced as in the compulsory retirees group.

The lowest-rated item for the optional retirees is "Expects to have more time to engage in social activities after mandatory retirement", which scored 2.65 (ME). This result suggests that optional retirees may not expect a significant increase in their social activities after retirement, potentially due to the voluntary nature of their retirement or existing social constraints. Similarly, the items "Anticipates joining more community events and activities after retirement" (2.65, ME) and "Expects to participate more actively in social clubs or organizations post-retirement" (2.62, ME) also received lower scores, indicating that they may have moderate or even lower expectations about increased involvement in community events or organized social activities after retirement. These findings resonate with Amorim *et al.* (2024), who pointed out that retirees' engagement in social activities can vary based on personal resources, social contexts, and job-related factors.

Difference Between Perceptions of Quality of Life After Optional and Mandatory Retirement.
Table 18 presents whether there is a significant difference between the perceived quality of life after optional retirement and mandatory retirement, considering health expectations, family relationships, and social activities.

Table 18: Difference Between Perceptions of Quality of Life After Optional and Mandatory Retirement

	Statistic	df	p	Interpretation
Health Expectations	12.07	155	<.001	Significant
Family Relations	2.68	155	0.008	Significant
Social Activities	3.07	155	0.003	Significant

The results presented in Table 18 showed that there is a statistically significant difference in the perceptions regarding health expectations, family relationships, and social activities post-retirement (p-values < 0.05).

The health expectations of retired personnel differed significantly between those who retired optionally and those who retired mandatorily (p < .001). This suggests that personnel who retire voluntarily may have a more favorable outlook on their health after retirement. This finding aligns with the literature of Jiang *et al.* (2022) and Cebola *et al.* (2023), which explains that positive retirement decisions, such as voluntary retirement, are often linked to better health outcomes due to less stress and improved personal well-being.

In terms of family relationships, the difference in perceptions between those who opted for retirement and those who retired mandatorily was also significant (p = 0.008). This result indicates that those who choose to retire may experience more positive family dynamics post-retirement compared to those who retire due to mandatory policies. These findings are consistent with Amorim *et al.* (2024), who suggest that retirement, particularly voluntary retirement, provide individuals with more time for personal relationships and family bonding, which can enhance their quality of life.

The perceptions regarding social activities also showed a significant difference (p = 0.003). Those who retired optionally may engage more in social activities after retirement, reflecting a more active and fulfilling post-retirement life. The opportunity to pursue hobbies and volunteer work, as noted by Parker (2022), is often seen as a positive factor for retirees, particularly those who leave the workforce by choice for a smoother transition and a more vibrant social life.

The findings suggest that optional retirement is associated with more positive perceptions of health, family relationships, and social activities compared to mandatory retirement. This aligns with the body of literature that suggests voluntary retirement generally leads to a more favorable post-retirement quality of life due to better planning, increased personal autonomy, and the pursuit of fulfilling activities. Further research could explore additional factors influencing these perceptions, as suggested by Jones (2022), who highlights the importance of resilience and coping mechanisms during the retirement transition.

Influence of Socio-Demographic Profile on Quality of Life After Optional Retirement.
Table 19 presents how the socio-demographic profile of the respondents influences their perceived quality of life after optional retirement.

Table 19: Influence of Socio-Demographic Profile on Quality of Life After Optional Retirement

Variables		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Results
		B	Std. Error	Beta			
Health Expectations	(Constant)	.468	.113		4.143	.000	
	1.1 age	.931	.049	1.250	19.058	.000	Significant
	1.2 rank	-.114	.010	-.404	-11.456	.000	Significant
	1.3 length of service	-.574	.032	-1.463	-17.915	.000	Significant
	1.4 civil status	1.275	.072	2.252	17.604	.000	Significant
	1.5 type of family	-.266	.091	-.411	-2.908	.004	Significant
	1.6 highest educational attainment	.913	.051	1.109	17.948	.000	Significant
	1.7 salary grade	-.438	.021	-.629	-21.258	.000	Significant
Family Relationships	(Constant)	6.742	.082		82.450	.000	Significant
	1.1 age	-.156	.035	-.192	-4.424	.000	Significant
	1.2 rank	-.148	.007	-.482	-20.657	.000	Significant
	1.3 length of service	.011	.023	.026	.477	.634	Not Significant
	1.4 civil status	-1.043	.052	-1.684	-19.898	.000	Significant
	1.5 type of family	1.127	.066	1.593	17.048	.000	Significant
	1.6 highest educational attainment	-.677	.037	-.751	-18.374	.000	Significant
	1.7 salary grade	-.052	.015	-.068	-3.485	.001	Significant

Social Activities	(Constant)	.594	.248		2.394	.018	
	1.1 age	.984	.107	1.553	9.165	.000	Significant
	1.2 rank	-.207	.022	-.864	-9.483	.000	Significant
	1.3 length of service	-.486	.070	-1.455	-6.898	.000	Significant
	1.4 civil status	.197	.159	.408	1.236	.219	Not Significant
	1.5 type of family	.434	.201	.789	2.165	.033	Significant
	1.6 highest educational attainment	.182	.112	.260	1.628	.106	Not Significant
	1.7 salary grade	.410	.045	.691	9.047	.000	Significant

In terms of health expectations, age is a significant factor, with older retirees reporting a higher expectation of health issues post-retirement (B = .931, p < .001). This finding aligns with the research of Eberhardt *et al.* (2022), who noted that health concerns are a major consideration for many retirees. Additionally, length of service and rank were negatively associated with health expectations, suggesting that those with longer service and higher rank may face greater challenges in adjusting to retirement. This could be because longer tenure in service or higher rank may come with greater responsibilities and stress, which may negatively impact health post-retirement (Jiang *et al.*, 2022). Civil status also plays a critical role, with married retirees showing higher health expectations, which might indicate that their health concerns are more influenced by family responsibilities (Parker, 2022). Furthermore, retirees with higher educational attainment and lower salary grades reported better health expectations, which could be attributed to greater access to resources and knowledge to maintain health after retirement.

When it comes to family relationships, age and rank again proved significant, with older retirees and those with lower rank reporting less satisfaction with family relationships. This could suggest that the transition into retirement might cause a shift in family dynamics, with older retirees possibly feeling a greater loss of identity and role within the family (Jones, 2022). Civil status was also a significant factor, with married retirees experiencing lower quality of family relationships. This linked to the increased pressures of retirement on marital dynamics, especially as retirees face adjustments and potential identity loss (Jones, 2022). On the other hand, family type significantly influenced family relationships, with those from nuclear families reporting stronger relationships post-retirement. This finding may reflect the more supportive and cohesive environment typically found in smaller, nuclear family settings (Cebola *et al.*, 2023). Interestingly, highest educational attainment had a negative effect on family relationships, suggesting that higher education may be associated with greater expectations or stress related to family dynamics post-retirement.

For social activities, age continued to play a significant role, with older retirees showing a greater engagement in social activities (B = .984, p < .001). This is in line with findings from Amorim *et al.* (2024), who highlighted the importance of finding new activities and social roles after retirement. Rank and length of service were negatively related to social activities, with retirees who had higher ranks or longer service years less likely to engage in social activities post-retirement. This could be due to the stress and structure of their former roles, making it harder to transition into a more relaxed, socially engaged retirement life (Cebola *et al.*, 2023). Family type was again a significant factor in social activity, with retirees from nuclear families showing greater involvement in social activities, which could be a result of having a stronger social support system (Mustafa *et al.*, 2023). Lastly, salary grade was positively related to social activity, indicating that retirees with higher salaries may have more financial freedom and opportunities to engage in leisure activities after retirement, supporting the idea that financial stability greatly influences post-retirement quality of life (Parker, 2022).

The socio-demographic profile of retirees, including age, rank, length of service, civil status, family type, educational attainment, and salary grade, significantly influences their health expectations, family relationships, and social activities after optional retirement. These factors must be carefully considered when planning for retirement, as they contribute to the overall well-being and quality of life during this major life transition.

Influence of Socio-Demographic Profile on Quality of Life After Mandatory Retirement.

Table 20 presents how the socio-demographic profile of the respondents influences their perceived quality of life after mandatory retirement, similar to the analysis conducted for optional retirement in Section 5.

Table 20: Influence of Socio-Demographic Profile on Quality of Life After Mandatory Retirement

Variables		Unstandardized Coefficients		Standardized Coefficients	t	p value	Interpretation
		B	Std. Error	Beta			
Health Expectations	(Constant)	3.986	.345		11.539	.000	
	1.1 age	-.154	.082	-.499	-1.871	.072	Not Significant
	1.2 rank	-.038	.032	-.277	-1.217	.234	Not Significant
	1.3 length of service	.027	.049	.180	.562	.579	Not Significant
	1.4 civil status	.081	.096	.258	.845	.405	Not Significant
	1.5 type of family	.069	.064	.198	1.068	.295	Not Significant
	1.6 highest educational attainment	.346	.108	.853	3.208	.003	Significant
	1.7 salary grade	-.231	.061	-.802	-3.750	.001	Significant
Family Relationships	(Constant)	5.893	.286		20.601	.000	
	1.1 age	-.389	.068	-.982	-5.697	.000	Significant
	1.2 rank	-.059	.026	-.330	-2.243	.033	Significant
	1.3 length of service	.158	.040	.811	3.921	.001	Significant
	1.4 civil status	-.330	.079	-.819	-4.152	.000	Significant
	1.5 type of family	.096	.053	.216	1.805	.082	Not Significant
	1.6 highest educational attainment	.118	.089	.227	1.320	.198	Not Significant
	1.7 salary grade	-.285	.051	-.774	-5.602	.000	Significant
Social Activities	(Constant)	.638	.612		1.042	.307	
	1.1 age	.821	.146	1.197	5.619	.000	Significant
	1.2 rank	-.170	.056	-.553	-3.045	.005	Significant
	1.3 length of service	-.213	.086	-.635	-2.482	.020	Significant
	1.4 civil status	.627	.170	.899	3.685	.001	Significant
	1.5 type of family	-.244	.114	-.316	-2.137	.042	Significant
	1.6 highest educational attainment	.455	.191	.505	2.380	.025	Significant
	1.7 salary grade	-.026	.109	-.041	-.241	.811	Not Significant

Health Expectations were significantly influenced by two factors: highest educational attainment and salary grade. Respondents with higher educational attainment showed a significantly better outlook on health expectations after retirement, aligning with the findings of Amorim *et al.* (2024), which suggest that individual differences, such as education, influence the broader experience of retirement. Additionally, those with a lower salary grade experienced poorer health expectations, which may be linked to financial concerns post-retirement, similar to the issues discussed by Jones (2022), where financial instability impacts retirees' well-being.

Regarding Family Relationships, age, rank, length of service, civil status, and salary grade were all significant factors. Older retirees, those with longer service, and those with a different marital status experienced varying levels of satisfaction with family relationships post-retirement. Specifically, Jones (2022) highlights that role changes, including family dynamics, are significant during retirement, with age and marital status being central to

these shifts. Moreover, salary grade emerged as a critical factor, indicating that retirees with higher salaries had better family relationships post-retirement. This is in line with Parker (2022), who discussed how economic stability supports positive social relationships in the retirement phase.

Social Activities were most strongly influenced by age, rank, length of service, civil status, type of family, and highest educational attainment. Older retirees, for example, showed a significantly greater involvement in social activities post-retirement, which may suggest that, as individuals age, they have more time and possibly more desire to engage socially. This reflects the findings by Amorim *et al.* (2024), who pointed out that retirement offers an opportunity to seek meaning through social interactions, especially for those with higher educational backgrounds. Civil status was also influential, with married retirees participating more in social activities, supporting the idea that family structure and support systems play a vital role in post-retirement social engagement, as noted by Jones (2022).

CONCLUSION

In contrast, Salary grade was a negative factor in all three dimensions (health expectations, family relationships, and social activities). Lower salary grades correlated with a poorer quality of life after retirement, emphasizing the importance of financial security in influencing post-retirement experiences. This finding mirrors the negative impact of poor financial planning discussed by Jiang *et al.* (2022) and Cebola *et al.* (2023), where financial constraints were linked to negative retirement outcomes.

Several socio-demographic factors, such as age, marital status, and educational attainment, played roles in shaping retirees' quality of life, however, economic factors, especially salary grade, emerged as crucial determinants across all dimensions of health, family relationships, and social activities. These findings align with the broader literature on retirement, underscoring the importance of both personal and contextual factors in shaping the post-retirement experience (Eberhardt *et al.*, 2022; Jiang *et al.*, 2022).

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