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Retirement Preparation of Public School Teachers in the District of Jalajala

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Abstract

This study examined the retirement preparation of public school teachers in the District of Jalajala, Rizal, focusing on well-being, lifestyle, and financial security readiness. It employed a descriptive survey research design using a researcher-made questionnaire administered to 145 public school teachers from elementary and secondary schools. Respondents were described according to age, sex, civil status, length of service, educational attainment, position title, and in-service trainings attended. Findings revealed that most respondents were 41–50 years old, female, married, bachelor's degree holders, Teacher I, and had 6–10 years of service. They were moderately prepared in terms of well-being, lifestyle, and financial security. Significant differences were found according to civil status and length of service, while other variables showed no significant differences. Teachers commonly experienced limited access to financial literacy and retirement preparation programs. The study concluded that demographic factors generally do not influence retirement preparation, except for specific variables related to civil status and service length. It is recommended that schools implement structured retirement programs, strengthen financial literacy initiatives with agencies such as the Government Service Insurance System, and provide counseling and wellness support. Teachers are encouraged to engage in early financial planning, develop healthy post-retirement lifestyles, and seek updated information on retirement processes and benefits. Overall, the study highlights the need for proactive and continuous retirement preparation among public school teachers. These findings suggest that retirement readiness is a multidimensional process that requires institutional support, continuous professional education, and personal accountability to ensure a smooth transition from active service to retirement life among educators. Strengthening collaboration among school leaders, teachers, and government agencies is essential in addressing gaps in financial preparedness, emotional well-being, and lifestyle adjustment, thereby promoting sustainable retirement outcomes and enhancing the overall quality of life of retiring educators in the district of Jalajala Rizal Philippines setting respectively contextually

Keywords: Retirement Preparation, Public School Teachers, Financial Security, Well-Being, Lifestyle Adjustment, Descriptive Survey, Jalajala, Retirement Readiness

Introduction

Retirement represents a major life transition for all workers; however, for public school teachers, it carries distinct professional, financial, emotional, and psychological dimensions. Teachers dedicate their lives to fostering the intellectual, moral, and social development of future generations, often working in challenging and resource-constrained environments while adapting to evolving educational policies. Because teaching is regarded as a lifelong vocation, the transition to retirement can significantly affect a teacher's identity, sense of purpose, and overall well-being. As educators approach the end of their service, both personal readiness and institutional support become essential in ensuring a smooth transition into retirement life.

Effective retirement preparation extends beyond financial planning, encompassing psychological readiness, lifestyle adjustment, health maintenance, and awareness of retirement policies and benefits. Well-prepared teachers are more likely to experience a smoother transition and may continue contributing to society through mentoring, community engagement, or advocacy work. Conversely, inadequate preparation may lead to financial instability, emotional distress, and workforce disruption within the education sector. Thus, retirement preparedness is both an individual responsibility and an institutional concern that requires sustained attention.

In the Philippines, retirement policies are anchored on Republic Act No. 8291, also known as the Government Service Insurance System (GSIS) Act of 1997, which provides retirement, disability, survivorship, and other social security benefits to government employees. Complementing this, Department of Education (DepEd) issuances such as DepEd Order No. 16, s. 2004 and DepEd Order No. 48, s. 2013 outline procedural guidelines for retirement processing, benefit claims, and compliance with Civil Service Commission regulations. Despite these established legal frameworks, many teachers remain insufficiently prepared for retirement, particularly in rural areas where access to structured orientation and financial literacy programs is limited.

International studies emphasize that retirement preparation is a multidimensional process. The National Financial Educators Council (2022) highlighted that financial literacy, budgeting, and long-term planning are essential for sustaining post-retirement lifestyle and well-being. Similarly, Rupeika-Apoga (2025) found that financial knowledge alone is insufficient without confidence in advisory systems and institutional support. Narh (2022) further confirmed that financial literacy significantly enhances retirement preparedness among teachers, while Wellfren (2022) emphasized the gap between financial knowledge and actual financial behavior. The Organization for Economic Co-operation and Development (2024) also underscored the importance of institutional support and clear communication in strengthening retirement readiness.

Local studies present parallel findings. Dela Cruz (2022) revealed that many teachers in Laguna lack comprehensive financial planning and rely heavily on basic savings practices due to financial constraints and family obligations. Reyes (2023) emphasized the psychosocial challenges of retirement, including identity loss, anxiety, and social disconnection, while highlighting the importance of community engagement in improving adjustment. Santos (2024) identified gaps in teachers' awareness of GSIS policies and retirement procedures, leading to misconceptions and delayed benefit claims. Tolondon (2024) and Mendoza (2025) both reinforced that retirement readiness is holistic, involving financial, psychological, and lifestyle dimensions, and that many teachers still depend primarily on GSIS pensions without sufficient long-term planning.

Despite the presence of policies, studies, and institutional mechanisms, a persistent gap remains between policy availability and actual teacher preparedness. Many public school teachers, particularly in rural districts such as Jalajala, still experience limited access to financial literacy programs, retirement orientation, and procedural guidance. Teachers often face difficulties in understanding documentary requirements, benefit processing procedures, and post-retirement transitions, resulting in uncertainty and delayed readiness. Moreover, there is limited localized empirical evidence specifically examining the extent of retirement preparation among teachers in the District of Jalajala.

This study was therefore conducted to address this gap by examining the extent of retirement preparation among public school teachers in the District of Jalajala in terms of well-being, lifestyle, and financial security. It seeks to provide empirical evidence that will guide the development of targeted interventions, institutional programs, and policy enhancements. Ultimately, this research underscores the importance of preparing teachers not only as professionals during their service but also as individuals transitioning into a dignified, secure, and meaningful retirement life.

Material and methods

2.1 Research Design

The study utilized a descriptive method research design to assess the extent of retirement preparation among public school teachers in the District of Jalajala. This approach was appropriate for collecting quantifiable data that described teachers' readiness in terms of well-being, lifestyle, and financial security. This was employed in this study, utilized a researcher-made questionnaire checklist as the primary tool for gathering the necessary data.

2.2 Locale of the Study

The study was conducted in public elementary and secondary schools in the District of Jalajala, Schools Division Office of Rizal, a rural lakeside municipality along Laguna de Bay, where schools such Bagumbong Elementary School, Bagumbong National High School, Bayugo Elementary School, Bayugo National High School, Jalajala Elementary School, Jalajala National High School, Lubo Elementary School, Pagkalinawan Elementary School, Palaypalay Elementary School, Punta Elementary School and Sipsipin Elementary School serve as vital institutions delivering accessible, inclusive, and quality basic education to communities largely dependent on farming, fishing, and small-scale livelihoods despite geographical and socio economic challenges.

2.3 Respondents of the Study

The respondents of the study were the selected elementary and secondary public school teachers in the District of Jalajala, consisting of 145 teachers who are either eligible for retirement, qualified for optional retirement, or have rendered a minimum of five years in service. These respondents were chosen to ensure that the study captures a broad perspective of retirement preparation across different stages of teaching experience. They were described in terms of age, sex, civil status, length of service, educational attainment, position title, and in-service trainings attended to determine how these variables relate to their extent of retirement preparation in terms of well-being, lifestyle, and financial security.

2.4 Sample and Sampling Procedure

The study employed a total enumeration sampling technique, wherein all 145 public school teachers who met the inclusion criteria in the District of Jalajala were included as respondents. This method was used to ensure that every eligible teacher had an equal opportunity to participate in the study, thereby increasing the validity and reliability of the findings. The selection process focused on teachers who are eligible for retirement, optional retirement, or have at least five years of teaching experience, as they are more likely to have relevant insights on retirement preparation. Data gathering was coordinated with school heads and the Schools Division Office to facilitate proper endorsement and distribution of the researcher-made questionnaire, ensuring ethical considerations and accurate representation of the target population..

2.5 Research Instrument

The study utilized a researcher-made questionnaire checklist as the main instrument for data gathering, which was designed to obtain quantitative data on the retirement preparation of public school teachers in the District of Jalajala. The instrument was composed of three parts: Part I covered the respondents' profile in terms of age, sex, civil status, length of service, educational attainment, position title, and in-service trainings attended; Part II measured the extent of retirement preparation with respect to well-being and financial security, consisting of 30 items rated using a five-point Likert scale ranging from "Not Prepared" to "Very Much Prepared"; and Part III assessed the problems encountered in retirement preparation, composed of 10 items measured using a scale ranging from "Not Encountered" to "Always Encountered." To ensure the validity, clarity, and appropriateness of the instrument, it underwent content validation through the evaluation of experts in educational research, guidance and counseling, retirement planning, as well as the thesis adviser, statistician, and dean of graduate studies, with revisions incorporated based on their feedback and a pilot testing conducted prior to its final administration to the respondents.

2.6 Data Gathering Procedure

The conduct of this research followed a systematic and sequential process designed to ensure that all data gathered directly addressed the statement of the problem, particularly the extent of retirement preparation of public school teachers in the District of Jalajala in terms of well-being, lifestyle, and financial security. The process began with the preparation and development of a structured researcher-made questionnaire, which was carefully aligned with the research objectives and underwent expert validation to ensure clarity, validity, and appropriateness for the target respondents. After validation, necessary permissions were secured from the Schools Division of Rizal, Public Schools District Supervisors, and school heads within the District of Jalajala to formally authorize the conduct of the study and ensure institutional support and cooperation. The respondents were selected through purposive sampling, focusing on public school teachers who are nearing retirement, eligible for optional retirement, or have at least five years of service, as they are deemed most capable of providing relevant information regarding retirement preparation. The validated questionnaire was then distributed electronically through Google Survey Forms to ensure accessibility and efficiency in data collection, while strict adherence to ethical standards, particularly the Data Privacy Act, was observed to guarantee confidentiality and proper handling of respondents' information. Upon retrieval, the responses were encoded, organized, and statistically analyzed using the Statistical Package for the Social Sciences (SPSS) with appropriate tools to answer the research questions. The results were then interpreted in relation to the study's objectives, leading to the formulation of findings, conclusions, and recommendations aimed at improving retirement preparation among teachers. Finally, the manuscript underwent revision based on the panel's suggestions during the oral defense and was subjected to plagiarism screening prior to submission of the final bound copies to the Graduate Studies Program and concerned institutional offices.

2.7 Data Analysis Techniques

For the analysis and interpretation of data, frequency, percentage, and rank distribution were used to describe the profile of the respondents, while weighted mean was employed to determine the extent of retirement preparation of public school teachers in Jalajala in terms of well-being, lifestyle, financial security, and problems encountered, and one-way analysis of variance (ANOVA) was utilized to test for significant differences in retirement preparation when respondents were grouped according to their profile variables.

2.8 Ethical Considerations

This study strictly adhered to ethical standards in the conduct of research. Prior to data collection, permission was sought from the school authorities and concerned officials to ensure proper coordination and approval. The respondents were informed about the purpose of the study, and their participation was entirely voluntary. Informed consent was obtained, assuring them that they could withdraw from the study at any time without any consequences. Confidentiality and anonymity of the respondents were strictly maintained by not disclosing their identities and ensuring that all collected data were used solely for academic purposes. Additionally, the researcher ensured that no harm, discomfort, or bias would affect the participants throughout the process. All information gathered was treated with utmost respect and integrity, and results were presented honestly and objectively.

Results and Discussion

3.1 Profile of the Respondents in Terms of the Selected Variables

The table shows that in terms of age of the respondents, first in rank at 31% are from 41¬ – 45 years old while 0.7% are from 61 – 65 years old. Majority of them are female respondents at 85.5% since the male *respondents got 14.5%.*As to their length of service, 31% of them have been in the service for 6 – 10 years while 13.1% have rendered 16 – 20 years old in service. In terms of their civil status, 73.1% are married while 4.8% are widow/widower. In the same way, in terms of their educational attainment, majority of them are Bachelor's Degree holders at 35.9% while only 3.4% hold a Doctorate Degree. In addition, in terms of position title, 43.4% are Teacher I while 1.4% are Master Teacher II. Majority of the respondents attended in-serving trainings in the division level at 45.5% while 4.8% attended international level in-service training.

Table 1
Frequency, Percentage and Rank Distribution of the Respondents in Terms of the Selected Variables

Profile	Frequency	Percentage	Rank
Age			
21-30 years old	37	25.5	3
31-40 years old	42	29.0	2
41-50 years old	45	31.0	1
51-60 years old	20	13.8	4
61 years and above	1	0.7	5
Total	**145**	**100.0**	
Sex			
Male	21	14.5	2
Female	124	85.5	1
Total	**145**	**100.0**	
Civil Status			
Single	32	22.1	2
Married	106	73.1	1
Widow/Widower	7	4.8	3
Total	**145**	**100.0**	
Length of Service			
5 years and below	23	15.9	2
6-10 years	45	31.0	1
11-15 years	21	14.5	4
16-20 years	19	13.1	5
21-25 years	22	15.2	3
Total	**145**	**100.0**	
Educational Attainment			
Ed.D / Ph.D	5	3.4	4
Masteral Degree	45	31.0	2
Masteral Units	43	29.7	3
Bachelor's Degree	52	35.9	1
Total	**145**	**100.0**	
Position Title			
Master Teacher II	2	1.4	6.5
Master Teacher I	1	0.7	7
Teacher VI	2	1.4	6.5
Teacher V	4	2.8	4
Teacher IV	3	2.1	5
Teacher III	39	26.9	2
Teacher II	31	21.4	3
Teacher I	63	43.4	1
Total	**145**	**100.0**	
In-Service Trainings Attended			
International Level	7	4.8	5
National Level	27	18.6	3
Division Level	66	45.5	1
District Level	16	11.0	4
School-Based Level	29	20.0	2
Total	**145**	**100.0**	

3.2 Extent of Retirement Preparation of the Public School Teachers with Respect to Well-Being, Lifestyle and Financial Security

The findings reveal that public school teachers in the District of Jalajala are moderately prepared for retirement, with a composite mean of 3.29. Among the indicators, lifestyle ranked highest (3.59), followed by well-being (3.41), while financial security ranked lowest (2.88), indicating that teachers are more confident in managing daily living adjustments and maintaining emotional and social well-being than in ensuring long-term financial stability. This suggests that although teachers demonstrate reasonable readiness in adapting to retirement lifestyle changes and sustaining personal well-being, their financial preparedness remains limited, particularly in terms of long-term planning, savings, and investment strategies. These results are consistent with the findings of Tolondon (2024), who emphasized that teachers are generally more prepared in lifestyle and psychosocial aspects but continue to experience difficulties in financial planning and long-term security. Overall, the results highlight the need to strengthen financial literacy programs, retirement planning initiatives, and institutional support mechanisms to address gaps in financial security and promote a more balanced and holistic retirement preparedness among public school teachers in the district.

Table 2

Extent of Retirement Preparation of the Public School Teachers with Respect to Well-Being, Lifestyle and Financial Security

Aspects	$W\bar{X}$	Verbal Interpretation	Rank
Well-Being	3.41	Moderately Prepared	2
Lifestyle	3.59	Much Prepared	1
Financial Security	2.88	Moderately Prepared	3
Composite $W\bar{X}$	**3.29**	**Moderately Prepared**	

3.3 Significant Difference on the Extent of Retirement Preparation of Public School Teachers with Respect to the Cited Aspects in Terms of Their Profile

The table shows the results of the test for significant differences in the extent of retirement preparation of public school teachers in terms of well-being, lifestyle, and financial security when grouped according to age, sex, civil status, educational attainment, position title, length of service, and in-service trainings attended. The results revealed that age, sex, educational attainment, position title, and in-service trainings obtained p-values higher than 0.05 level of significance, leading to the acceptance of the null hypothesis, which means that there are no significant differences in retirement preparation across these variables. However, civil status and length of service obtained p-values lower than 0.05 level of significance, resulting in the rejection of the null hypothesis, indicating that significant differences exist in retirement preparation in terms of well-being, financial security, and lifestyle. This implies that civil status and length of service play an important role in shaping teachers' retirement readiness, as these factors influence their social support systems, financial responsibilities, accumulated savings, and psychological preparedness for retirement. In contrast, other demographic variables do not significantly affect their level of preparation. These findings are supported by Reyes (2023), who emphasized that retirement preparedness is strongly influenced by family structure and social relationships, suggesting the need for inclusive retirement planning programs, counseling services, and psychosocial support to ensure that teachers are adequately prepared for retirement regardless of their demographic background..

Table 3

Significant Difference on the Extent of Retirement Preparation of Public School Teachers with Respect to the Cited Aspects in Terms of Their Profile

Aspects/Profile	F-value	p-value	Ho	Verbal Interpretation
Age				
Well-Being	2.886	0.025	Accepted	Not Significant
Lifestyle	1.963	0.103	Accepted	Not Significant
Financial Security	1.615	0.174	Accepted	Not Significant
Sex				
Well-Being	1.595	0.207	Accepted	Not Significant
Lifestyle	1.274	0.283	Accepted	Not Significant
Financial Security	0.598	0.551	Accepted	Not Significant
Civil Status				
Well-Being	7.459	0.001	Rejected	Significant
Lifestyle	2.631	0.076	Accepted	Not Significant
Financial Security	3.634	0.029	Rejected	Significant
Length of Service				
Well-Being	2.624	0.027	Rejected	Significant
Lifestyle	3.051	0.012	Rejected	Significant

Financial Security	0.703	0.622	Accepted	Not Significant
Educational Attainment				
Well-Being	0.468	0.705	Accepted	Not Significant
Lifestyle	0.582	0.628	Accepted	Not Significant
Financial Security	1.928	0.128	Accepted	Not Significant
Position Title				
Well-Being	1.307	0.251	Accepted	Not Significant
Lifestyle	1.049	0.400	Accepted	Not Significant
Financial Security	0.908	0.502	Accepted	Not Significant
In-Service Trainings Attended				
Well-Being	0.605	0.659	Accepted	Not Significant
Lifestyle	0.667	0.616	Accepted	Not Significant
Financial Security	1.332	0.261	Accepted	Not Significant

3.4 Extent of the Problems Encountered by The Public-School Teachers Regarding Retirement Preparation

As shown in the table, the extent of problems encountered by public school teachers obtained an overall mean of 3.55, verbally interpreted as Often Encountered. The highest-ranked problem is the limited access to financial literacy seminars or retirement planning programs facilitated by the Department of Education (DepEd), with a weighted mean of 4.28, followed by experiencing emotional stress or anxiety when thinking about retirement and life after active service, with a weighted mean of 4.01. Meanwhile, the least encountered problem is difficulty in computing or estimating pension benefits upon retirement, with a weighted mean of 2.69, interpreted as Moderately Encountered. This indicates that teachers are more challenged by the lack of structured institutional support and emotional concerns related to retirement rather than technical understanding of pension computation. Overall, the findings suggest that while teachers are willing to prepare for retirement, they often lack access to formal programs and guidance, which contributes to emotional stress and uncertainty about post-service life. These challenges highlight the need for strengthened institutional support such as financial literacy seminars, retirement planning workshops, and counseling services to enhance both the financial and emotional preparedness of teachers. The results align with Manasan (2023), who emphasized that retirement security among public employees is not only affected by pension systems but also by the absence of structured retirement education and institutionalized planning programs, leaving employees with limited guidance for long-term preparation. In conclusion, the findings reveal significant gaps in access to formal support systems and highlight the need for comprehensive retirement preparation programs for public school teachers.

Table 4

Extent of the Problems Encountered by The Public-School Teachers Regarding Retirement Preparation

Problems Encountered	$W\bar{X}$	Verbal Interpretation	Rank
1. experience difficulty in understanding the retirement policies and benefit options provided by the Government Service Insurance System (GSIS).	3.38	Moderately Encountered	6
2. experience limited access to financial literacy seminars or retirement planning programs facilitated by the Department of Education (DepEd).	4.28	Often Encountered	1
3. lack clear guidance or counseling support from my school or district regarding retirement preparation.	3.54	Often Encountered	5
4. find it challenging to compute or estimate the amount of pension I will receive upon retirement.	2.69	Moderately Encountered	10
5. do not have sufficient financial resources or savings to adequately prepare for retirement.	3.32	Moderately Encountered	9
6. feel uncertain about managing my finances effectively after retirement.	3.37	Moderately Encountered	7
7. find it difficult to balance current financial responsibilities (e.g., family expenses, loans) while saving for retirement.	3.55	Often Encountered	4
8. am concerned about the rising cost of healthcare and its impact on my retirement savings.	3.34	Moderately Encountered	8
9. experience emotional stress or anxiety when thinking about retirement and life after active service.	4.01	Often Encountered	2
10. am unsure about alternative income opportunities or livelihood options after retirement.	3.98	Often Encountered	3
Overall $W\bar{X}$	**3.55**	**Often Encountered**	

Conclusions & Recommendations

The study concluded that demographic variables such as age, sex, educational attainment, position title, and in-service trainings attended do not significantly influence the retirement preparation of public school teachers. However, civil status and length of service were found to be significant predictors of retirement preparation in terms of well-being, financial security, and lifestyle. This implies that teachers' family structure and years of service play an important role in shaping their readiness for retirement, as these factors affect their emotional support systems, financial capacity, accumulated experience, and overall preparedness for post-employment life.

In light of the findings, it is recommended that school administrators institutionalize a comprehensive and continuous retirement preparation program that integrates financial security, psychological well-being, lifestyle adjustment, and procedural awareness. This includes strengthening financial literacy and coordination with agencies such as the Government Service Insurance System (GSIS), providing counseling and wellness programs to address emotional readiness, and implementing progressive and family-inclusive retirement planning initiatives. Teachers are likewise encouraged to take personal responsibility for their retirement by engaging in early financial planning, maintaining social and physical well-being, and seeking accurate information regarding retirement processes and benefits. Furthermore, the implementation of the proposed retirement plan is recommended, along with the conduct of similar studies using other variables to further enhance understanding of retirement preparedness among public school teachers.

Compliance with ethical standards

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