

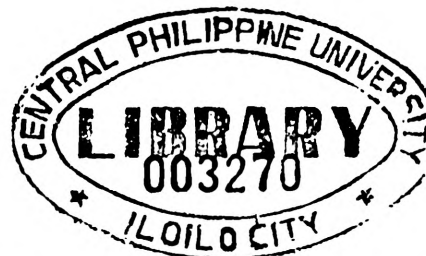
**ATTITUDES AND PRACTICES ON PRE-RETIREMENT PLANNING IN A
GOVERNMENT AGENCY AND ITS IMPLICATIONS TOWARD A
VIABLE RETIREMENT PROGRAM**

A Thesis

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**LEAH CEJO GEDOR-GALILEA
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Leah Cejo Gedor-Galilea

ABSTRACT

This is a descriptive-correlational study conducted to determine the attitude toward and practices on pre-retirement planning among the DENR 6 personnel aged 50 to 60 years old in Iloilo City. Specifically, the study sought to describe these personnel in terms of their personal and work-related characteristics such as gender, personal monthly income, length of service, and position/designation in the office. The study also found out whether these work-related characteristics influenced their attitude towards and practices on pre-retirement planning and whether there is a relationship between attitudes towards pre-retirement planning and pre-retirement planning practices of the DENR 6 personnel. The study utilized a researcher-formulated survey questionnaire administered among the 90 DENR 6 personnel aged 50 to 60 years old. Frequency distributions, percentages, and means, as well as Chi-square test of association were used to analyze the data. In this study, majority of the respondents were females, who were receiving personal monthly income of Php 19,001.00 to Php 35,000.00, have been working in the office for 25 years and below, and designated as support staff with salary grades 10 to 17. The attitude towards pre-retirement planning of the DENR 6 personnel was negative. The DENR 6 personnel practiced to a great extent pre-retirement planning related activities. The study also showed that the respondents' gender, personal monthly income, length of service, and position/designation in the office has nothing to do with

their attitude towards pre-retirement planning. Similarly, the respondents' gender has no bearing on their pre-retirement planning practices. On the other hand, the DENR 6 personnel's personal monthly income, length of service, and position/designation in the office have bearing on their pre-retirement planning practices. Finally, the study revealed that the attitude towards pre-retirement planning of the DENR 6 personnel has a bearing on their pre-retirement planning practices.