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## Spoken Stories: A Narrative Inquiry on the Public School Teachers' Early Retirement Decision

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### **Abstract:**

*The study conducted assesses the perception of the public school teachers on early retirement decision. This study focused on three aspects of retirement which are the respondents concept of retirable age, their fears upon retirement and the psychological impacts early retirement decision has upon their well-being particularly in family relations, social relations and economic status. A narrative inquiry paradigm is used in this study. The study revealed that employees concept of retirable age is 55 years old. The most feared after retirement is the reduction in the cost of living allowance. The family and the respondents' relationship with them contribute to the success in the retirement adjustment and the ability of the respondents to maintain good relationship with former co-workers creates a satisfactory retirement life.*

**Keywords:** Early retirement, retirement decision, psychological impact

### 1. Introduction

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 teachers must feel ready and willing to retire when they do.

Recent studies pointed out factors that contribute to long-experience teachers' decision to avail early retirement. Some of these factors include high workloads, personal health, stress, poor work environment, family issues and financial security (Keogh & Roan, 2016). Moreover, literature suggests that a continual change in the educational system and program has paved a way to work intensification, additional non-core work and aggravate difficulties faced by these teachers (Mafukata&Mudau, 2016). Another study conducted by Diko and Letseka (2009) found out that while there are many reasons for teachers' early retirement decisions supported by researches, the changes in management approaches and workloads and the relationship with the principal and other school administrators contribute a major factor in their retirement decisions.

Getting to the root of why teachers quit their jobs is a big step in solving many of education's problems. Addressing fundamental factors for teacher turnover and teacher attrition can be critical in attending to challenges within the profession and in the expansion of secondary education (World Bank, 2006). If qualified, passionate, and hardworking teachers stay in our classrooms; students are not the only ones that would benefit but the society as a whole (US Department of Education, 2007).

Buchanan (2012) argues that apart from personal costs to any teacher leaving the profession prematurely and embittered by the experience, teacher attrition constitutes a financial and expertise related cost. Yoo (2011) put it, conditions that undermine the power and effectiveness of our public school system need to be identified and promptly rectified. This includes, above all, creating a work environment that will continue to draw the bright committed new teachers we need- and will keep them enthusiastic, energetic, and productive throughout their career. This is a call among other things, to examine the patterns of early retirement of public school teachers, assess factors that may be pushing public secondary school teachers out of classrooms and scrutinize policies governing early retirement of public school teachers generally and early retirement of public secondary school teachers in particular.

It is this context that the study is conducted. This study aims to gain a greater understanding on the early retirement decision of the public school teachers in Carrascal National High School.

### 2. Theoretical Background

In an attempt to assess the factors leading to early retirement among public school teachers, this study is guided by the Equity Theory of Motivation by Adams (1963). In this study, it is assumed that early retirement among public school teachers is a form of behavior associated with job dissatisfaction. It is hoped that the study suggestions will contribute to continued effort towards teacher job satisfaction and hence establishment in their career reducing the magnitude of early retirement of school teachers and resulting to greater teacher retention.

Equity theory of motivation is a social comparison theory which focuses on an individual's perception of fairness relative to others. This theory focuses on people's perceptions on how fairly they are treated relative to others. The two

main assumptions of this theory are: that, individuals assess social relationships the same way they assess economic transactions, and that the equity of exchange is determined by comparing one's own situation with that of others. It postulates that employees analyze their contributions or job inputs (i.e. work performance, hours worked, level of education, experience) and their rewards (salary, benefits, recognition, promotions, allowances). They then come up with a contribution-rewards ratio which they compare to that of other people (Adam, 1963 as cited by Orina, 2014).

### 2.1. Objectives of the Study

This study aims to gain a greater understanding on the early retirement decision of the public school teachers in Carrascal National High School based on their narration. In particular, it seeks to address the following objectives:

- Identify their concept of retireable age;
- Explore their fears upon retirement;
- Explore the psychological impacts early retirement decision has upon their well-being.

### 2.2. Significance of the Study

The study is believed to be worthy for its potential contributions. First, the findings may extend the current knowledge on the trends of early retirement among public school teachers. The study may provide new insight to understand the reasons why teachers quit their jobs early and what it can take to keep such teachers in classrooms. The study will also provide insight into whether the number of teachers opting out before retirement are increasing or decreasing and the implication of the trends to service delivery in public secondary schools.

The study hopes that the output will benefit the Department of Education and its administrators by suggesting ideas on what is ailing the teaching profession even after the improved salary schemes by investigating factors that make public secondary school teachers leave their jobs early. This is important since it touches on teacher retention thereby utilizing the most needed experience they attain over time. Further, this study helps them in streamlining education management in connection to early retirement of public school teachers. By touching on various factors leading to early retirement, the findings will help deal with the issues in a way that enables teachers to develop better coping mechanisms. This will enhance retention of experienced manpower for better service delivery in public schools in the Philippines in generally and in Carrascal National High School specifically. It will also help in cutting down on the unnecessary cost of recruiting and training new teachers to replace the experienced ones who resign or retire early.

The findings of this study also have a potential of guiding policy makers on which policies to review or streamline, especially with the new bill lowering the retirement age among the government employees in the Philippines from 65 to 55. Some of the policies may need review if at all the teachers have to be retained in their profession.

The findings may envisage what is required for education planners to inject new ideas into the education sector so as to meet the educational challenges of the twenty first century. In a nutshell, the findings are bound to inform policy.

## 3. Review of Related Literature and Studies

Research on teacher retirement is a fairly new field, though the number of studies on the topic is growing. In 2009, Vanderbilt's National Center on Performance Incentives held a conference focused on the issue entitled 'Rethinking Teacher Retirement Benefit Systems,' and in 2010, Education Finance and Policy put out an issue devoted entirely to teacher retirement containing selected papers from this conference. However, in the introductory paper of this issue, Costrell and Podgursky (2010) still characterize the literature on teacher retirement as 'remarkably slender.' This literature falls into two main categories: studies of the incentives in teacher retirement systems, including simulations, and studies examining various issues surrounding teacher retirement using administrative data from a single state.

The first group of studies is dominated by the work of Costrell and Podgursky, who first documented the 'peaks, cliffs, and valleys' in the structure of defined benefit teacher retirement plans in 2007. Their work includes analysis of the teacher retirement plan in Ohio (2007) as well 38 as comparisons of plans in multiple states (2009). In each of these papers, Costrell & Podgursky demonstrate that there is a strong monetary incentive introduced by the defined benefit pension structure that encourages teachers to remain in the profession until a certain time (often their mid-50s), and then to retire. They argue that these incentives may cause teachers to 'put in their time' whether or not they are suited to the profession, as well as push experienced teachers out of the classroom when they may have many good years left.

Costrell & Podgursky (2010) also document the penalties for mobility inherent in defined benefit pension systems. They show how pension wealth is transferred from early career to late-career teachers, and how these penalizes those who switch pension systems (generally by moving across state lines) or leave the profession before becoming eligible for full retirement benefits. They use Missouri's teacher retirement system to estimate the pension wealth lost by a teacher who moves states mid-career and then compare these figures to the pension systems in five other states. They conclude that defined benefit pension systems impose large costs on mobile teachers, which may impede the efficient allocation of teachers to states where they are most needed.

While these studies provide a great deal of insight into the dramatic incentives faced by teachers to retire at certain points in their career, they do not document the extent to which teachers respond to these incentives. Teachers may not have complete or accurate information about their retirement, or they may be more influenced by nonmonetary factors than by pension wealth and choose to ignore the incentives provided by their plan.

Ni, Podgursky, & Ehlert (2009) conduct such a study using data from Missouri. They show how Missouri's retirement system grew more generous in the 1990s due to rule changes inspired by a booming stock market, introducing such features as '25 and out' in 1995 and a 'rule of 80' in 1999. They document the spikes in teacher retirement ages in Missouri, showing that most teachers retire at 30 years of service, when they are eligible for full benefits, which results in a

median retirement age of 56. They also calculated the year when teacher retirement benefits are maximized using data from the Missouri Department of Elementary and Secondary Education and the Missouri Public School Retirement System. They find that most Missouri teachers retire at or near this point, which is earlier for many teachers than it would have been under the pension plan's rules before 1992 when the changes took effect. They conclude that this results in Missouri teachers retiring earlier overall, and may contribute to teacher shortages in the state.

Costrell & McGee (2009) focus on teacher retirement in Arkansas. They discuss the structure and incentives of the Arkansas plan, and include empirical evidence of teachers' retirement behavior in the state. As in most states, Arkansas teachers participate in a defined benefit plan, and the authors document the incentives of this plan to remain in the classroom for a certain number of years and then to retire. In Arkansas, the plan provides a strong incentive to retire after 28 years of service. They then utilize data from the Arkansas Teacher Retirement System and the Arkansas Department of Education to document spikes in teacher retirement, which they find at 30 years of service prior to 1997 and at 28 years of service after 1997 when rule changes allowed full retirement benefits two years earlier. They then estimate the probability of teacher retirement based on accrual of pension wealth as well as other factors, and find that pension wealth accrual has a negative effect on retirement, meaning that teachers are less likely to retire when pension wealth accrual is positive, but more likely to retire when it turns negative. This was an expected finding, but one that had not been previously documented using empirical methods.

Furgeson, Strauss & Vogt (2006) studied teacher retirement in Pennsylvania in 1997-98 and 1998-99, years when the state temporarily increased teacher retirement incentives. In these years, the state offered a 'thirty and out' feature, allowing teachers to retire with full pension benefits after 30 years of service, regardless of age. This meant that some teachers would be eligible for full retirement in 1999, but not in 2000, providing a strong retirement incentive. The authors show a corresponding spike in Pennsylvania teacher retirement. They go on to estimate a model predicting teacher retirement based on both monetary and non-monetary factors. Results of this study indicate that teacher retirement is influenced by both monetary and non-monetary factors. Current and future pension wealth, as well as Social Security, was statistically significant predictors of retirement, as expected. However, the authors also found that schools with less appealing working conditions had higher retirement rates, indicating that the decision to retire is not explained entirely by monetary factors.

Brown (2009) studied teacher retirement behavior in California, exploiting a reform that occurred in the California State Teachers' Retirement System in 1999. The reform was in the opposite direction of those in the previous studies, doubling the incentive to work past age 60 and providing a bonus for teachers with 30 or more years of service. Contrary to the findings of other studies here, Brown (2009) found that teachers' response to the incentives to remain in the classroom was small, and concludes from this that defined benefit programs 'do not greatly distort retirement timing, and so the deadweight burden of such programs is minimal.' This is an interesting study because it examines incentives to delay retirement rather than to retire sooner. It may be the case that teachers are willing to respond to the latter type of incentive, but not the former.

The majority of these studies provide strong evidence that teachers do, in fact, respond to pension incentives, as we would expect given the findings of similar studies of the general worker population. However, they are limited to individual states, and in most cases focus on a single retirement reform initiative. While we have no reason to believe that teacher retirement varies in any systematic way by state, evidence from more states would be helpful, especially since teacher retirement plans are generally administered at the state level. A study of these issues would also be worthwhile, though differences in plans by state complicate analysis.

DeArmond & Goldhaber (2009) conduct a different type of study about the retirement knowledge and preferences of teachers in Washington State. This was the first published paper on this topic, and one that I plan to build upon in my research. In this study, the authors utilize data from the 2006 Washington State Teacher Compensation Survey, which includes questions about teacher retirement. Washington teachers are covered by one of three retirement plans and they found that most teachers could correctly identify which plan they belonged to. They also found that many teachers would prefer to invest in a defined contribution plan, if they had an additional 10 percent of their pay to invest. The survey does not ask teachers whether they would prefer to change their plan entirely, and it is possible that this question would produce quite different results. Additionally, being able to identify the name of their retirement plan does not necessarily indicate that teachers understood its structure or incentives, but the survey utilized in this study did not probe teachers about the details of their retirement plan. A more detailed survey (or a qualitative analysis) would allow analysis of teacher understanding in greater depth.

## 4. Research Methodology

### 4.1. Research Design

This study uses narrative inquiry approach. A narrative inquiry paradigm is used in this study. Pushor and Orr (2007) suggest that narrative is the phenomenon studied in the inquiry. They suggest that narrative is a way of thinking of experience, and as the researcher considers the experiences of the public school teachers who have retired early through the narratives they will tell. These narrated experiences are critical to answer the objectives of this study.

Narrative inquiry is based on the premise that humans come to understand their own lives and the world around them through story (Andrews, Squire & Tambokou, 2008). Narrative inquiry involves the gathering of these stories and focuses on the meanings people assign to their experiences (Josselson, 2006). Polkinghorne (1988) views narratives as the way we render meaning to our existence and suggest that stories are not gathered to determine if events really happened but for the meaning people ascribe to these events. Pinnegar and Daynes (2007) suggest that in narrative

inquiry it is the researcher's desire to understand rather than control and predict. These authors believe that narrative inquiry recognizes that there are various ways of knowing and various ways of questioning what is knowledge and how it is constructed. Within a narrative paradigm, researchers recognize there is never a single way of knowing and there will always be other interpretations and other ways of explaining things (Clandinin and Rosiek, 2007)

#### 4.2. Research Participants

In a phenomenological study, Polkinghorne (1989) recommended researcher to interview from 5 to 25 individuals who have all experienced the phenomenon under investigation. Upon approval to conduct the study, purposive and convenient sample of five participants are selected to participate in the study and looks into their real-life experiences and stories. These teachers are chosen based on their eligibility requirement following these inclusion criteria: (a) has experience teaching in public school for at least 20 years; and (b) has availed of the early retirement program.

#### 4.3. Research Method

The study utilizes interview as means of gathering the necessary data of the study. As stated by Kothari (2004), an interview is a method of collecting data which involves presentation of overall verbal stimuli; and reply in terms of oral-verbal responses. Furthermore, an interview schedule allows for probe and is therefore appropriate where in-depth information is required. In-depth interview guide is employed to solicit information from teachers who have left the profession (retired early) on actual reasons or factors that led to their retirement. According to Cohen (2007), an interview guide is a flexible tool for data collection, enabling multisensory channels to be used; verbal, non-verbal, spoken, and heard. He further argues that the interview may be controlled while still giving space for spontaneity and the interviewer can ask for responses about complex and deep issues.

Each participant is interviewed five times during in order to gather sufficient data for analysis. During the interviews, the participants respond to open-ended questions, and most often, their responses lead to the five participants creating their own agenda for the remainder of the interview session. The transcripts of the interviews are coded several times and in a variety of ways using a thematic approach to narratives (Riessman, 2008).

#### 4.4. Data Collection

Five rounds of interviews are conducted with each of the five participants. Prior to each interview, the researcher reviews the transcript from the previous interview and notes any stories she wants to ask the participants to revisit. She further notes passages in the interviews where she has questions regarding something that is said. She prepares a list of questions for each interview, and once into the interview process, the list of questions for each interview includes some questions specific to each participant. By the third interview, she handles the list of prompts to the participants and asks them to answer any or all of the questions and in whatever order they chose. This procedure gives them more ownership and control in responding to the prompts. She follows this process for the remaining interviews. This change in how the interview questions are posed appeared to facilitate their telling their stories.

The recordings from the interviews are transcribed in order to have the transcripts in a timely manner and in time to review prior to the next interviews. The transcripts are printed with a wide margin on the right side of each page allowing space for notes and codings. Hard copies are placed in hanging files along with backup copies saved to flash drives.

#### 4.5. Data Analysis

According to Grbich (2007), analysis begins with a generative question. The researcher's generative question is, 'What do the participants talk about in their stories?' This is the broad lens through which she initially considers the stories.

The first reading of the transcripts is a horizontal read; for example, she reads all five of the participants' transcripts from the first interview, and so forth. For these initial 'read-throughs,' the researcher records note in pencil along the wide margin on the right side of each page of the transcripts. In these notes, she documents first thoughts, reactions, and in general anything that stands out to the researcher or caught her attention. She focuses on what the participants talk about in the interviews. The second reading, a vertical one, is considering all of the transcripts from each individual participant in chronological order. For this reading, she records her thoughts in the margins using a red pen. She allows at least one week between readings in order to have fresh perspectives on the next readings. The third reading, another vertical reading, is completed. She reads all the transcripts for each participant in chronological order according to when the interviews occur. During this third reading, she records notes in green ink, again in the margins.

An in-depth analysis of the data comes as a result of preparing to write the stories of each of the five participants. This in-depth analysis occurred as the researcher goes back into the data from the interview. Combining a review of her notes with the stories from the interviews that comes to the forefront of her memory, she creates a list of stories will be told by each participant. She then makes cross-reference the stories to determine if there is a balance in the number of stories she will share from each participant. She lists the influences on identity she has developed, and under each notes the supporting stories. She does not want her attempts to find a balance in the number of stories that I will share to influence how she selects the stories, nor does she want the list of influences on identity to determine the stories she choose. As it turns out, neither issue is a concern. This process is, however, an important factor in bringing to light the 'findings' from the study.

#### 4.6. Ethical Considerations

The researcher is cognizant of the ethics required of qualitative research. She employs procedural, situational, relational, and exiting ethics (Tracy, 2010) to ensure that she, as a human instrument, will be a responsible and cautious researcher. Procedural ethics are achieved by avoiding deception, receiving informed consent, and ensuring privacy and confidentiality among participants. Situational ethics asks the researcher to constantly reflect on the methods and the data worth exposing to ensure that the means justify the ends (Tracy, 2010).

The data presented in this study are carefully analyzed and statements presented are ethically considered before exposing. The concept of reciprocity is key to the establishment of relational ethics. Reciprocity is achieved because both parties benefited from the study; the participants agree to tell their story and the researcher agree to report the findings accurately. Finally, exiting ethics are employed to leave the data collection phase with accuracy and avoid unintended consequences. To reduce wrongful interpretation of the data, the researcher presents direct quotes within their context and provided rich, thick descriptions within the data. These ethical considerations are taken seriously to protect participants and provide an accurate portrayal of the essence of their experiences.

### 5. Results and Discussions

#### 5.1. Concept of Retirable Age

Based on the responses of the respondents, it was revealed that majority of them want 55 years old as their ideal retirable age. The main reason for their early retirement is because they want to spend more time with their family. Other respondents however, still want to retire at the age of 65 because they would like to engage in a more profitable rewarding ventures and would like to have an opportunity to share their expertise in their chosen career through consultancy. Unfortunately, they were forced to retire because of failing health. The findings associate with the study conducted by Jex and Grosch (2012), who states that positive aspects that may lead an individual to retire early and voluntarily because they felt a need to spend more time with one's spouse and family.

#### 5.2. Fears upon Retirement

Reduction in the cost of living allowance prevailed as one of the fears of respondents after retirement while death is the least most feared. Respondents also revealed that they feel alienated because they assume that people are less interested in having social contacts with them. Some responded that they have anxieties and depression due to failing health and financial difficulty. As income from employment comes to the end, the retirees face new experiences of life difficulty resulting into failure to meet normal life requirements as active employee (Oburu, 2011). Human being is vulnerable to risk contingencies and uncertainties with respect to income as a mean of life sustenance (Kapuya, 2003).

### 6. Psychological Impacts of Early Retirement in the Following Areas

#### 6.1. Family Relations

Majority of the respondents revealed that their family was in favor of their early retirement. It is noteworthy to mention that the family view of the retirement is important and must be considered as well since the family members were the ones most affected by the retirement of the individual. The relationship of the retiree with his family is greatly indicative of how well an individual would adjust to retired life. Family members are those who could most likely support the retiree in his old age (Saaa, et. al., 2009). Respondents echoed that they have more time in taking care of family members upon retirement, they were contented and they have a closer relationship with the family.

#### 6.2. Social Relations

Most of the respondents disclosed that after retirement, their friendly relations with their co-workers still remain, but their official relation subsides after they retire. Interestingly to note that respondents claimed that they have better social relationship. It is expected that the more the retired social networks the easier the adjustment to their retirement. The higher the social support available to the retired, the better their psychological well-being due to the feeling of being superior to others in the view of relevant others and oneself (Van Solinge and Hekkens, 2005).

#### 6.3. Economic Status

Most of the respondents echoed that their financial status is stable while others said that they depend on their pension or support on their children. It is therefore implied that the economic status of the retired respondents is stable, a good indicator in the adjustment of retired life since retirement may be frightening because of the possibility of not being able to sustain oneself and one's family. On the other hand, some respondents viewed that there will be no changes to their income status after retirement. It is noteworthy to mention one's financial situation is one of the most important factors in the adjustment to retirement since income provides a picture of how retirees adjust to retirement and that financial matters preoccupy many people of post retirement age.

### 7. Conclusion

From the aforementioned findings, it can be concluded that employees concept of retirable age is 55 years old. The most feared after retirement is the reduction in the cost of living allowance. The family and the respondents' relationship with them contribute to the success in the retirement adjustment and the ability of the respondents to maintain good relationship with former co-workers creates a satisfactory retirement life.

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