
Baguio Central University Retirees: Their Journey after Retirement

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Abstract: This study ventured into the Baguio Central University retirees and their journey after retirement. Specifically, it sought to answer the following queries: their insights for working beyond the retirement age; the challenges they encountered in going back to work after retirement; the coping strategies they employ to mitigate the impact of the challenges they encounter in going back to work after retirement; the advice on retirement they could give to employees. The research design employed was Qualitative Research using the Interview Method. The target informants of this study were the retirees from 2019 to 2022 expecting 10 retirees which were chosen through convenience sampling. However, only seven (7) retirees were available, accessible and willing as participants in this study. An in-person or a face-to-face interview using a semi-structured interview guide questions was conducted to elicit the needed data from the informants for analysis. The study reveals the following findings: 1) Majority of the participants anticipated and expected their retirement; 2) The participants felt mixed emotions while waiting for the day of their retirement: worry, excitement, regret; 3) Since they anticipated their retirement, the participants prepared themselves financially, emotionally, physically and emotionally while others thought of other recourse in case they are not rehired; 4) The participants had varied reasons of going back to work after retirement: personal, professional, financial; 5) The participants consulted their families in their decision of going back to work after retirement in recognition of the importance and role of family in making crucial decision; 6) The participants expressed their gratitude, happiness and satisfaction when they were rehired; however, they found a big disparity in terms of reduced compensation and benefits which they used to enjoy as regular employees; 7) Majority of the participants accepted that they encountered challenges in going back to work after retirement: physical, economic and emotional but the coping mechanisms they employed somehow mitigated the impact of these challenges in the workplace; 8) Majority of the participants manifested their desire to continue working after being rehired although some were contemplating other plans like engaging in some income-generating activity, go on travel, rest and recreation, attend to family concerns neglected due to full time work; and 9) The participants advised the future retirees to prepare themselves physically, emotionally and financially while waiting for their retirement.

Keywords: Journey, Retirement, Qualitative Design, Interview, Semi-structured guide questions, challenges, coping mechanisms

I. INTRODUCTION

Most major life-changing events, such as marriage or divorce, involve ongoing process of emotional adjustment. **Retirement** is no exception (Cussen, 2021). He further emphasized that “while marriage, divorce and other family-related issues have been the focus of decades of research and analysis by both clinical therapists and religious institutions, the emotional and psychological frontier of retirement has remained virtually unexplored until recently.” Webster Dictionary and Thesaurus (2017) defines “to retire as “to withdraw from office, business, etc.

(esp. on reaching a certain age).” In other words, retirement is a cessation from or termination of “paid working life” or the employees “exit from the work force.”

But is it absolute that employees exit from work after retirement? Working after retirement might be considered a contradiction. It is presumed that those who retire are not expected to go back into the work force. However, retirees have compelling reasons why they continue to work after their retirement. Several articles have been published regarding studies why employees still want to go back to work after retirement . . . and there are good reasons why they want to go back to work after retirement. The question at hand is: Why do many retirees returning to work? According to the Federal Reserve study (n.d.), “We suspect that they (the retirees) either do not think of retirement as the state of no longer working or they find that, unexpectedly, they do not like not working and would rather return to work.”

In the article “Why You Should Keep Working After Retirement”(n.d) enumerated possible reasons why retired employees reenter the job market:

1. A cushion for your savings. “Working longer is going to be a really powerful level to increase the money available in retirement, because you are not drawing down your savings and it gives you more of an opportunity to save,” says Anqi Chen, Boston College Center for Retirement Research .
2. Exercise for your brain. The University of Michigan’s Health and Retirement Study “pretty shows that continuing work has benefits for cognition,” says Amanda Sonnega, associate research scientist at the University of Michigan’s Institute for Social Research.
3. Overall health. Sonnega further says that “the transition from partial employment or volunteer work unrelated to your prior career also appears associated with fewer physical decline and better mental health.”
4. A sense of purpose. A job is one motivator to get up in the morning and one of the major findings of the HRS research was the importance of finding a new sense of purpose after retirement. Research shows that people with a sense of purpose feel younger in retirement.

In a similar vein, the article “Why Retired Seniors Go Back To Work” (n.d) enumerated some reasons why retired seniors go back to work: “1) We’re healthier and able to; 2) The world work has changed; 3) Boredom and isolation; 4) Inadequate retirement savings; 5) Extra income never hurts, especially with high inflation; 6) Retiring wasn’t your choice.”

Ward (2024) emphasized, “The reasons many retirees return to work come down to their retirement lifestyles and financial lives. In fact, roughly 48% of those working in retirement felt they needed to work for financial reasons while 45% chose to work for social and emotional benefits.”

Coughlin (2022), in his article mentioned that the reasons for return includes what many might assume - money, worries and the looming threat of inflation. He further pointed out that survey data from Joblist “do indicate that 27% of those quietly returning to work were doing so because they needed money and another 21% feared that inflation were eroding their nest egg. A full 60% of retirees returning to work were simply looking for something to do.” Quoting Kevin Harrington, Joblist CEO, Coughlin also emphasized that “Many people struggle on how to spend their time after they retire and miss the social connection that work provides.”

But does it pay to hire back retirees? Is it positive for the labor market or good for business? Ferguson (2022) in her article enumerated (according to research) some advantages older workers bring, to wit:

1. Skills and experience. Retirees know their way around the workplace and have honed their skill set over time. That means, you spend less time training them.
2. Commitment and reliability. Older workers remain in their jobs longer and bring a strong work ethic to the workplace.
3. Culture add. Rehired retirees are a natural culture add because they already know and once conformed to your values and norms.
4. Confidence. This is a key trait of high-performing employees and older workers tend to have it. They are confident in their knowledge, skills and abilities.
5. Training and mentorship. Older workers can help to not only train inexperienced employees but also mentor them.

6. Diversity. By hiring older workers and retirees, you indicate your support for a multigenerational and age-diverse workplace.

7. Customer connection. Rehired retirees may find it easy to connect with your customers because they already know your product/services, target audience and brand.

In Baguio Central University, Baguio City, Philippines, a retirement policy stipulates two (2) nature of retirement: 1) Optional Retirement - when an employee reaching the age of 55; and 2) Compulsory Retirement - when an employee reaches the age of 60 (Teaching and Non-Teaching Manuals, 2023 ed.) Also stipulated in the said manuals, those who reach their compulsory retirement age may be rehired upon the approval of the Board of Trustees, availability of teaching loads (for teachers), performance evaluation and physical and mental health. In view of the preceding policy, those who desire to return to work after retirement are mostly among the teaching employees.

II. METHODOLOGY

This study employed the Qualitative Research Design using the Interview Method. As defined by Bhandari (2020), “Qualitative research involves collecting and analyzing non-numerical data (text, video or audio) to understand concepts, opinions or experiences. It can be used to gather in-depth insights into a problem or generate new ideas for research.” While the Interview Method, she further pointed out, means “personally asking people in one-on-one conversations.” George (2022) similarly pointed out that “An interview is a qualitative method that relies on asking questions in order to collect data. Interviews involve two people or more people, one of whom is the interviewer asking the question.”

The retirees of Baguio Central University (BCU) from 2019 to 2022 were the main participants of the study consisting of 10 using convenience sampling. However, only seven (7) of the targeted participants were accessible and willing to participate in the conduct of the study.

Convenience sampling (Hassan, 2023) is a type of non-probability sampling method where participants are selected based on their availability and willingness to participate. In other words, Hassan explained, “the sample is composed of individuals who are easily accessible to the researcher and are willing to be part of the study.”

A semi-structured interview was utilized as the data-gathering instrument which covered the following topics among others: 1) insights on working after retirement; 2) reasons for working beyond the retirement age; 3) challenges encountered while working beyond retirement age; 4) coping mechanisms employed by the retirees to mitigate the impact of the challenges in going back to work after retirement age; 5) advice to employees on retirement. George (2022) emphasized that “Semi-structured are a blend of structured and unstructured interviews. While the interviewer has a general plan for what they want to ask, the questions do not have to follow particular phrasing or order.” Furthermore, he cited that “Semi-structured interviews are often open-ended, allowing for flexibility, but follow a predetermined thematic framework, giving a sense of order.”

The interview was conducted in-person (individual and face-to-face). The responses that were gathered from the participants were transcribed and analyzed thematically. The analysis provided the researchers valuable insights for working beyond their retirement age, the challenges they encountered in going back to work, the coping strategies they undertook to mitigate the impact of the challenges they encountered going back to work and advice they could leave for employees on retirement.

In order to ensure that ethical considerations were observed, a letter accompanying interview guide questions was given to the target participants personally and individually. The informants were assured that their identities would not be revealed in compliance to the provisions of the Data Privacy Law. Thus, the informant retirees (R) were assigned a number (e.g. R-1,R-2,R-3,R-4,R-5,R-6,R-7). They were oriented on their rights as informants and that all information and data from them would be held in strict confidentiality. The researchers also endeavored that all materials, findings and data from other sources were properly cited and acknowledged.

III. RESULTS AND DISCUSSION

The following tables present the research questions and the recurring themes of the study based on the responses of the participant retirees. The research questions served as the headings of the discussions. On research questions as headings, Bingham (n.d.) clarified, “This is a useful strategy that ensures you’re answering research questions and also allows the reader to quickly ascertain where the answers to your research questions are.”

A. Research Questions 1. Did you anticipate that your retirement was forthcoming? How did you feel during those years (months) waiting for your retirement? How did you prepare yourself for your retirement?

The following themes were gleaned from the research questions: Anticipation of Retirement, Feeling About Retirement and Preparation for Retirement.

1) *Anticipation Of Retirement*: This theme shows that majority of the participants are knowledgeable and expecting their retirement, thus, they anticipated this episode in their professional life. However, one participant claimed not being aware of the provisions of the retirement policy. Agamata (n.d.) pointed out, “Retirement can be tricky enough to adjust to when the date has been long-planned for.”

2) *Feeling About Retirement*: This theme reveals that the participants have varied and mixed emotions with regards their feelings on their retirement. It could be gleaned from their responses that somehow, they felt excitement, worry, regret, anxiety and fear. On conflicting feelings about retirement, King (2021) expounded, “Even if you choose your retirement date, it is normal to have ambivalent feeling. Many people enjoy their work, their daily routine, their colleagues and their income. Everyone around you may ready to celebrate while your own feelings might be more confusing or even downcast.”

3) *Preparation For Retirement*: This theme dwells on the preparation of the participants for their retirement. As revealed in Table 1, majority of the participants admitted that since they anticipated or expected the forthcoming of their retirement, they prepared for this episode of their professional life – financially, psychologically, emotionally—and creating other plans as a recourse when not rehired.

When nearing retirement, Bajaj et al. (2021) advised, “When you are about to retire, make sure you do not carry debt burden in your retired years. Be prepared with enough insurance coverage to meet rising medical costs. You need to remain healthy. And avoid any kind of risks with your hard-earned money by investing in high-risks schemes. Virta (2022) added, “Being financially prepared to retire is one thing, being emotionally and mentally ready is another.”

TABLE 1
RESEARCH QUESTIONS 1. DID YOU ANTICIPATE THAT YOUR RETIREMENT WAS FORTHCOMING? HOW DID YOU FEEL DURING THOSE YEARS (MONTHS) WAITING FOR YOUR RETIREMENT? HOW DID YOU PREPARE YOURSELF FOR YOUR RETIREMENT?

Themes	Informants	Responses
1. Anticipation of Retirement	R-1	<i>Yes, I anticipated my retirement</i>
	R-2	<i>Yes, I anticipated my retirement</i>
	R-3	<i>No, I did not anticipate my retirement. I was not aware of the retirement policy.</i>
	R-4	<i>Yes, I anticipated my retirement</i>
	R-5	<i>Yes, such was anticipated.</i>
	R-6	<i>Yes, highly expecting my retirement.</i>
	R-7	<i>Yes, actually I was waiting for it</i>

2. Feeling about retirement	R-1	<i>I experienced a range of emotions, including excitement for the future, sadness about leaving a familiar environment and uncertainty of what lies ahead.</i>
	R-2	<i>I was worried since my husband was in the hospital and bills were piling</i>
	R-3	<i>There was a feeling of regret because I believe I still have so much to share, the passion to teach is still there.</i>
	R-4	<i>I was excited to retire, free from stress.</i>
	R-5	<i>I felt excited and anxious at the same time. Excited because finally I've reached another milestone in my life; anxious because I don't know if I'll still be alive to enjoy my retirement</i>
	R-6	<i>My thoughts were not on retiring due to busy schedule and workload</i>
	R-7	<i>Mixed emotions; feeling na ayaw ko pa pero(at first I did not like but) I cannot do anything with reaching the age of retirement; I also feel fear that if I just stay home, I don't have the capacity to buy what I want, buy my medicines; at the same time happy kasi nagretire na (am retired already), lesser work and I can concentrate at the work at home.</i>
3. Preparation for Retirement	R-1	<i>Since I anticipated my retirement, I have saved my income to be financially independent after my retirement to have enough money for my basic needs.</i>
	R-2	<i>There was no choice so I just did my job.</i>
	R-3	<i>I thought of some plans as a recourse in case I am nor rehired.</i>
	R-4	<i>I was prepared since I accepted the reality of retirement due to the retirement policy.</i>
	R-5	<i>I prepared for retirement by being financially and psychologically.</i>
	R-6	(No reply)
	R-7	(No reply)

B. Research Questions No. 2. Why did you decide going back to work? Did you consult your family about it? How was their reaction about your decision?

Table 2 presents the themes derived from the responses of the participants on Research Questions No. 2, to wit: Decisions to Go Back to Work and Consultation with Family and the Reaction to the Decision.

1) *The Decision to Go Back to Work*: When asked why they decided to go back to work, the participants responded that their decision to go back to work after retirement was for personal, professional, financial reasons, and their love of the work. Ward (2024) emphasized, “Retirees may choose to go back to work either for financial reasons or for social and emotional benefits. She added, “The reasons many retirees return to

work come down to their retirement lifestyle and financial lives. In fact, roughly 48% of those working in retirement felt they needed to work for financial reasons while 45% chose to work for social and emotional benefits.”

2) *Consultation with and Reaction of Family*. When inquired if their decision to go back to work was consulted with family, the participants accepted that they had first consulted their family regarding their decision of going back to work. Such an act manifests the recognition and importance of the role and participation of family in their making of crucial decisions. Milton (2023) pointed out, “Life is a journey full of twists and turns. At various crossroads, families often find themselves faced with significant decisions that can impact their future. These decisions can range from relocating to a new city, choosing a school, or even as monumental as a career change.” However, initially their family either disagreed, refused or felt unhappy. This indicates that the family of the participants wanted them to stay retired as a matter of showing their concern. But eventually, the family respected their decision and expressed their full support to such decision.

TABLE 2
RESEARCH QUESTIONS 2. WHY DID YOU DECIDE GOING BACK TO WORK AFTER RETIREMENT? DID YOU CONSULT YOUR FAMILY ABOUT YOUR DECISION? HOW WAS THEIR REACTION ABOUT YOUR DECISION?

Themes	Informants	Response
1. The Decision to Go Back to Work	R-1	<i>I want to be physically active.</i>
	R-2	<i>I was worried since my husband was in the hospital, the bills were piling.</i>
	R-3	<i>For personal and professional reasons.</i>
	R-4	<i>I will miss the work which I have learned to love.</i>
	R-5	<i>Going back to work was not really a decision since I must say an opportunity</i>
	R-6	<i>No replacement found and because of my love for work, I could not just leave it hanging so the person next in line will not have a hard time.</i>
	R-7	<i>Actually, I did not expect to be coming back to work but due to some circumstances (no available teacher) so I was called.</i>
	R-1	<i>My family disagreed of my decision, however, I discussed and had an honest conversation clearly explaining to them my reason to return to work.</i>
	R-2	<i>At first they refused since I'm already old; family want me to rest. But they said if this is what I want to do, then I can choose what I want.</i>
	R-3	<i>My family wanted me to stay retired, but my decision prevailed and my family expressed their support of my decision.</i>
	R-4	<i>It was okey with my family since it is part-time work; I am well supported.</i>

2. Consultation with Family and the Reaction to the Decision	R-5	<i>When I told my family especially my children about it, they weren't happy. I just had to accept it, eventually, they did understand. They were looking forward to spending time more time with them and focus on the family business.</i>
	R-6	<i>Yes, and they are not happy about it because my time for them will still be limited and there are family activities that we can't do together due to my work.</i>
	R-7	<i>Yes, I did. One of my daughters asked if I'm sure because I already retired but my other daughter, family members said it's ok but it was a good opportunity; I can go back to to continue learning and sharing my knowledge to the students</i>

C. Research Questions No. 3. How do you feel that you have been rehired? Did you find any difference than when you were a regular employee?

Table 3 identifies the two themes that evolved in the preceding research questions: Feeling After Being Rehired and Difference as Regular and Rehired Employee.

1) *Feelings after being Rehired.* When asked about how they felt being rehired after their retirement, the participants admitted they felt happy, grateful, fortunate and satisfied since their being rehired is a manifestation of the trust by their employer on them; besides, some claimed the opportunity to be rehired is not extended to all.

2) *Difference Being a Regular Employee and as a Rehired Employee.* Majority of the participants claimed that there is a big difference after being rehired compared to when they were regular employees. The big difference lies mostly on the reduced salary and removal of some benefits; that there was no assurance of teaching loads since there is a policy on the priority of loading. Other participants claimed they have less stress because of reduced work load. According to Indeed Editorial Team (2022), one of the Do's mentioned when rehiring a former employee was "Before you finally rehire the employee, it's important to establish salary and benefits expectations, especially if they're different from what they received previously or they're starting a new role." According to Bolton (2023). "Many who wish to continue working into old age like the idea of continuing to earn a paycheck. However, many jobs willing to hire older workers pay minimum or low wages and it may not be enough to live off of. Sometimes, the money gained through employment may not be enough to negate the cost: financially, physically, mentally and emotionally."

**TABLE 3
RESEARCH QUESTIONS 3. HOW DO YOU FEEL NOW THAT YOU HAVE BEEN REHIRED? DID YOU FIND ANY DIFFERENCE THAN WHEN YOU WERE A REGULAR EMPLOYEE?**

Themes	Informants	Response
1. Feeling After Being Rehired	R-1	<i>I am happy and very fortunate because to have continues job means survival and financial stability.</i>
	R-2	<i>I was so glad and grateful to BCU because BCU helped me send my children to school.</i>
	R-3	<i>I was happy when rehired.</i>
	R-4	<i>I was happy and satisfied due to many accomplishments.</i>

	R-5	<i>I am blessed and grateful for it; a blessing because not all are given this opportunity; grateful because BCU still believes in my capacity to be of service to them.</i>
	R-6	<i>Feeling ok, looking at my colleagues who are older than me and still working gives me inspiration</i>
	R-7	<i>Very happy because of the trust they have given me to go back to work</i>
2. Difference as Regular and Rehired Employee	R-1	<i>I found not much difference since I resumed same duties of the same department.</i>
	R-2	<i>Yes, lesser salary since lesser load given.</i>
	R-3	<i>There was no assurance of regular load due to policy on priority of loading, thus, reduced compensation and benefits.</i>
	R-4	<i>No more stress due to the reduction of work load.</i>
	R-5	<i>The only difference I see now is you no longer are a priority in terms of loading, pay and benefits which for me should enjoy since we've served for many years.</i>
	R-6	<i>The only difference is the salary and benefits as it has become lower as compared to when I was a regular employee.</i>
	R-7	<i>Classroom setting and classroom management</i>

D. Research Question 4. Were there challenges in your work now that you have been rehired? How was the impact of these challenges in your present work and in your life as a rehired retiree?

As gleaned from Table 4, there are two (2) themes extracted when the informants were asked of the preceding questions, to wit: Challenges of Being Rehired and Impact of the Challenges.

1) *Challenges of Being Rehired.* The participants admitted that they faced challenges in their work being rehired retirees such as physical, economic and emotional. As cited by Bolton (2023), “Those who continue successfully working into old age will have a number of obstacles to overcome: age bias, physical and mental demands of work, keeping up with changing technology and balancing financial considerations. However with preparation and work, it is possible to be successful.”

2) *Impact of the Challenges.* When inquired as to the impact of the challenges they encountered in the workplace as rehired retirees, there was finding difficulty in managing workload and how to become more productive and efficient; there was a feeling of demotivation due to change in management style and leadership in the department and the policy of loading. Other participants did not feel any impact considering that they did not encounter challenges in the workplace.

TABLE 4
RESEARCH QUESTIONS 4. WERE THERE CHALLENGES IN YOUR WORK NOW THAT YOU HAVE BEEN REHIRED? HOW WAS THE IMPACT OF THESE CHALLENGES IN YOUR PRESENT WORK AND IN YOUR LIFE AS A REHIRED RETIREE?

Themes	Informants	Response
1. Challenges of Being Rehired	R-1	<i>Yes, there were challenges in my work when rehired.</i>
	R-2	<i>None challenges so far basta sipag at tiyaga sa pagtatrabaho (just being industrious and patient in work)</i>
	R-3	<i>Yes, there were challenges in work after being rehired</i>
	R-4	<i>No challenges since part of the job; relationship with colleagues is okey. I was financially stable</i>
	R-5	<i>Challenges are physical, economic, and emotional. Physical in terms of health concerns, stamina to work for longer hours; economic in terms of decreased pay and benefits; lastly, emotional anxiety about whether you could still meet the demands of your work.</i>
	R-6	<i>With regards to work, none since the duties and responsibilities are the same.</i>
	R-7	<i>The challenges were the same then and now. Another challenge is when you cannot please everybody, sometimes it causes friction on the part of the employees</i>
2. Impact of the Challenges	R-1	<i>I had difficulty in managing my workload and to be more efficient and productive in my work</i>
	R-2	<i>(No response since no challenges encountered)</i>
	R-3	<i>Created demotivation due to change in management style and leadership in my department; change in the policy of loading.</i>
	R-4	<i>(No response from the informant since did not meet challenges as rehired</i>
	R-5	<i>The impact of all these challenges is just to enjoy life despite all these challenges. Life is short.</i>
	R-6	<i>(Not applicable since there were no challenges)</i>
	R-7	<i>Do not talk if you know it's not true; if I talk then that means it's true.</i>

E. Research Questions 5. Were you able to cope with these challenges? What coping mechanism/strategy did you employ to mitigate the impact of these challenges?

From the responses of the participants presented in Table 5, two (2) themes emerge: Ability to Cope with Challenges and Coping Mechanism to Mitigate the Impact of the Challenges.

1) *Ability to Cope with Challenges*. Some participants claimed they were able to cope with the challenges in the workplace. Other participants did not offer any reply since they did not encounter any challenges in the workplace.

2) *Coping Mechanism to Mitigate the Impact of the Challenges*. One way employed by a participant as a coping mechanism in order to mitigate the impact of the challenges encountered was to seek assistance from family or from the co-workers while another would engage in some income-generating activities and extended professional assistance to students when there is free time. Another participant would just embrace the challenges with positive attitude, prayer and gratitude and another would only change perspective in dealing issues in the workplace. Fermin, et al. (2024) provided some tips on handling challenges: 1) Take action: The best way to deal with your problem is to take action as soon as possible; 2) Support your goals and actions: Maintain your positive behaviors while dealing with problems; 3) Let go of negativity: Remember that negativity can hinder your ability to deal with a problem; 4) Welcome positive changes: Acknowledge your problems and formulate goals to deal with them; and, 4) Find balance: Give yourself chance to rest and focus on other things.

TABLE 5
RESEARCH QUESTIONS 5. WERE YOU ABLE TO COPE WITH THESE CHALLENGES? WHAT COPING MECHANISM/STRATEGY DID YOU EMPLOY TO MITIGATE THE IMPACT OF THESE CHALLENGES?

Themes	Informants	Response
1. Ability to Cope with Challenges	R-1	<i>Yes, fortunately, I was able to cope with the challenges of my supportive family and co-workers.</i>
	R-2	(No response from the informant since there were no challenges met)
	R-3	<i>Yes, I was able to cope with the challenges of being rehired.</i>
	R-4	(No response from the informant since there were no challenges met)
	R-5	<i>I always see challenges as part of life.</i>
	R-6	(No reply since there were no challenges)
	R-7	<i>For classroom management, same as what I do before to resolve it.</i>
2. Coping Mechanism to Mitigate the Impact of the Challenges	R-1	<i>Mostly, if I have trouble with my work, for example multitasking or other technical difficulties, I usually ask my family or the faculty members for assistance</i>
	R-2	(The question is not applicable since the informant did not meet challenges)
	R-3	<i>I engaged myself in some income-generating activities, extended professional assistance to students during my free time.</i>
	R-4	(No response from the informant since no challenges met)
	R-5	<i>I embrace the challenges with positivity, prayer and gratitude.</i>
	R-6	(Not applicable since there were no challenges)
	R-7	<i>As you grow older, your perspective changes on how you deal with such issues. Less talk, less issues.</i>

F. Research Question 6. How long do you intend to work after being rehired? Do you have other plans after being rehired?

Table 6 presents two (2) themes derived from the preceding research question: 1) Intentions on Working After Being Rehired: 2) Other Plans After Being Rehired.

1) *Intentions After Being Rehired.* Majority of the informants manifested their intentions to continue working after being rehired and their reasons are: to have financial stability; as long as the opportunity is given or approved by the management to be of service to the University; until reaching the mandatory age of 70; and, on specific length of service (1, 2 or 3 months).

2) *Other Plans After Being Rehired.* The informants revealed other plans that they have after being rehired: to focus on the opportunity of the work given, to travel, rest and recreation, to engage in business to augment the reduced income, to attend to family concerns neglected due to fulltime work, to just enjoy life, to go on regular schedule with family on trips, concentrate on the work given and grab the opportunity of working again.

TABLE 6
RESEARCH QUESTIONS 6. HOW LONG DO YOU INTEND TO WORK AFTER BEING REHIRED?
DO YOU HAVE OTHER PLANS AFTER BEING REHIRED?

Themes	Informants	Response
1. Intentions on Working After Being Rehired	R-1	<i>To continue to work to have financial stability and to survive more years.</i>
	R-2	<i>As long as I can reach 70 since this is in the Manual</i>
	R-3	<i>I intend to work as long as the opportunity is given to me to be of service to the University.</i>
	R-4	<i>As long as the management approves, there's God's purpose of everything</i>
	R-5	<i>Maybe 2 or 3 years more</i>
	R-6	<i>Maybe one month</i>
	R-7	<i>As long as I can until healthy; as long as the University needs me</i>
2. Plans After Being Rehired	R-1	<i>I had no other plans after being rehired for me to focus on the opportunity given to me.</i>
	R-2	<i>I plan to travel, rest and recreation</i>
	R-3	<i>I have plan to engage in some business to augment the reduced income after being rehired.</i>
	R-4	<i>There are many things to do if no more work as a retiree; attend to family concerns which were neglected due to full time work.</i>
	R-5	<i>I just want to enjoy life. Live for trips, live for the days you're surrounded by your favorite people, live for little things because sometimes that's all we have and makes us realize that this is what life is all about.</i>

	R-6	<i>I have a lot of plans for my family so I could go back to the regular schedule as to the time that I am not working like having family trips, cooking and preparing for my family.</i>
	R-7	<i>I have to set aside my other plans such as going on vacation to unwind because for now I have to concentrate on my work. Opportunity knocks only once, you have to grab it.</i>

G. Research Question 7. What advice would you give employees on retirement? Why?

When asked about the advice they would like to share to employees regarding retirement, the informants seems to be one in their advice: prepare for retirement financially, emotionally, mentally and physically; if not rehired after retirement, plan ahead, anticipate or look forward to retirement and if rehired, that they maintain the passion of working, set aside retirement funds and to anticipate the joy of receiving perks and benefits available for retirees.

Brock (2022) pointed out that “the best advice you can get about preparing for retirement might be from those who’ve already done it: retirees.” Thrivent (2023) identified five (5) powerful lessons from current retirees:

- 1) *Dream big.* For many, retirement is about much more than having a certain amount saved;
- 2) *Diversify your retirement savings.* Don’t put your eggs in one basket: it’s an old adage that applies to many aspects in life, but especially to your retirement strategy;
- 3) *Set realistic spending expectations.* When you are unsure about how long you’ll need your retirement savings to last for, it can cause financial stress . . . that’s why it is important to set a baseline of what your expenses will be when you retire;
- 4) *Prepare for risks to your retirement savings.* Unpredictability is part of life, whether you are starting out or moving into retirement. Planning ahead could help build more resilience in your financial strategy during uncertain times;
- 5) *Update your retirement plans as your life changes.* Preparing for a retirement is an ongoing process . . . that’s why it’s essential to review your goals and tailor them to fit your changing needs as you move through life.

**TABLE 7
RESEARCH QUESTIONS 7. WHAT ADVICE WOULD YOU GIVE EMPLOYEES
REGARDING RETIREMENT? WHY?**

Themes	Informants	Response
	R-1	<i>I advise them to prepare themselves financially and physically since there is no assurance of being rehired after retirement.</i>
	R-2	<i>Hindi porke retired na eh magtatamad tamad na, do not only receive salary, continue good practices and return thru good service. I believe in karma. We live because of the school, if we do good, then we receive more, care for the school, maintain good relationship with people, keep good friends</i>

1. Advice to Employees on Retirement	R-3	<i>I advise them to plan ahead of time before the retirement comes. If they are rehired, to maintain the passion for work as before. I suggest that the latest compensation be retained when a retired employee is rehired as a matter of consideration for the loyalty in serving the institution.</i>
	R-4	<i>They must have to work hard for the school for there are rewards for hard work; give your best. Be financially stable, prepare for the retirement-financially, emotionally, physically, socially.</i>
	R-5	<i>Prepare for your retirement; set aside a "retirement fund". I suggest that the compensation be retained of the employee if rehired which for me should enjoy since we've served for many years.</i>
	R-6	<i>Look forward to retirement, do not be disappointed because it is a privilege not reached by many due to some circumstances like sickness. Anticipate with joyfulness in heart. Look forward to your pensions and perks given to retired people.</i>
	R-7	<i>Be yourself, do not change. Give your very best, be loyal. You have to do your best so that you gain trust.</i>

IV. CONCLUSIONS

Based on the findings of the study, the following conclusions are made: Retirement is an expected or anticipated episode in the life of the participants but they admitted they had mixed emotions while awaiting their date of retirement; since they expected their retirement, the participants have prepared themselves financially, physically, emotionally; the participants had varied reasons for their decision to go back to work after retirement; the participants recognized the role of the family in making crucial decision such as going back to work after retirement; while they expressed happiness, gratitude and satisfaction after being rehired, they realized a disparity in their compensation and benefits compared to those as regular employees; the participants also admitted to have encountered challenges after being rehired but they were able to mitigate the impact of those challenges through their strategies; the participants expressed their desire to continue working after being rehired while contemplating on other plans; and the advice the participants gave to the future retirees were considered practical and doable.

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