

Working beyond Retirement: Exploring the Experiences of Post-Retirement Workers

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ABSTRACT

Retirement is increasingly regarded as a dynamic period of life in which many older adults continue to work, either full- or part-time, after reaching retirement age, rather than as a fixed endpoint to employment. This phenomenon, often referred to as post-retirement employment, reflects shifting views about aging, health and labor, personal motivations, and changing economic realities. The purpose of this study was to explore the lived experiences of post-retirement workers from a first-class municipality in Zamboanga del Sur who continue to be engaged in full or part-time jobs after formal retirement. It specifically looked at their motives, challenges, and holistic health and well-being. Qualitative-phenomenological design was employed, and data were gathered through one-on-one semi-structured interviews. Data were analyzed using thematic analysis to identify key themes and patterns. The results showed that the main motivators for Filipino post-retirement workers were social connection, personal independence, ongoing life purpose, financial security, and maintaining professional identity. Participants reported physical exhaustion, health restrictions, workplace adaptations, changing job demands, and work-family time constraints. Despite these difficulties, it was discovered that maintaining a job improved their overall health and wellbeing by maintaining mental clarity, maintaining physical functioning, enhancing social belonging, and bolstering emotional fulfillment and purpose. Despite the coexistence of age-related and professional problems, it was concluded that working past retirement is both a requirement and a meaningful personal choice for Filipino retirees, bringing significant benefits to their physical, mental, social, and emotional well-being. To encourage post-retirement employees' ongoing meaningful involvement in the workforce, it was advised that companies and institutions adopt age-inclusive policies, flexible workplace practices that consider their unique abilities, health needs, and well-being.

Keywords: Post-retirement Workers, Post-retirement Employment, Holistic Health, Well-being, Age-inclusive Policies

INTRODUCTION

Population aging and labor market shifts evident in today's society have reframed retirement concept as a fixed endpoint to transitioning to a more fluid stage in many countries. Globally, several scholars have noted that there is an existing rise in what is called "bridge employment", which is a labor concept that refers to paid work taken prior to leaving a primary career for retirement (Firat et al., 2025). Studies in recent years dealt with the phenomenon of retirees returning to work have gained traction, which signaled how retirement transformed and changed perceptions about it. This phenomenon among the labor workforce is more likely driven by longer life expectancy, changing pension landscapes, and employers' interest in retaining experienced talents. They argued that keeping older adults engaged in the workforce could surely support both their economic sustainability and individual well-being (Mori et al., 2023).

Existing literature suggests that post-retirement employment is increasingly common across countries. Around 13% of retirees plan to return to work soon after formal retirement, predominantly motivated by rising cost of living, boredom, and the necessity to repay debt (Haller, as cited in Saramosing and Paglinawan, 2025). About

29% of Americans, around 9 million people, engage in postretirement work. Additionally, 47% of male Canadians ages 60 to 64 reentered the labor force within 10 years of their retirement. Thus, reemploying older individuals who have retired is one obvious method of reducing labor shortages (Sullivan & Arris, 2018).

Beyond economic necessity, studies consistently presents that retirees' decision to continue working are influenced by internal and external factors. Individuals were more likely to engage in postretirement employment if they would have control over their work schedule (e.g., workday start and end time, breaks) and if the job was not physically demanding. Retirees who needed flexibility and negotiated flexible work schedules were more likely to engage in postretirement employment, regardless of whether the work climate was accommodative (e.g., supportive, values the contributions of older employees) or developmental (e.g., provides training and career development) (Virtanen et al., as cited by Sullivan & Arris, 2018).

Furthermore, older workers who continue to engage in the workforce despite being officially and formally retired, mentioned that their reasons in doing so could be traced back to a mix of structural factors, including pension adequacy and labor demands, along with health and motivational factors. Between countries and sectors, the patterns in post-retirement employment vary substantially (Bratun et al., 2022). Similarly, post-retirement workers internal and external motives can be traced back to the work's prerequisites for continued engagement, including the workplace conditions, characteristics, employer's attitudes and work relationship qualities. Additionally, rewards and benefits are influential to this phenomenon (Bratun & Zurc, 2019). Hence, prolonged work participation on multiple levels is somewhat beneficial as it increases their independence, preserve routines, and improve health and financial stability (Cole & Hollis-Sawyer, 2020).

Several studies have further explored the diverse motivations behind continued work after retirement, emphasizing financial necessity as the most commonly reported reason, and exploring social and emotional benefits associated with it. Varied outcomes regarding the well-being of retirees at work, indicating that the bridge jobs of some were definitely able to provide income, social connection, and purpose for them, while that of others only introduce them more stress and reduced quality of leisure. These, however, are heavily dependent on the job fit and working conditions (Mori et al., 2023). Among older professionals in academe after they meet retirement criteria, presented four general motivators which included financial reasons, time to do non-work activities, health, and family or relationships or personal as they wait their partner to retire emerged. Also, part of their reasons was to give back to the academic and broader community (Hutchings et al., 2020). Furthermore, the most important factors behind this and motivators that encourage retirees to continue working could be associated with vitality, intrinsic motivation, ability to adapt, lifelong learning, and positive emotions (Grah et al., 2019).

Meanwhile, retirees who opt to return to work, are not free from experiencing challenges and roadblocks, most especially on issues concerning job quality and working conditions. For instance, while extended working life have been recognized to provide benefits for one's health, it is still strongly moderated by factors such as the nature of the job. However, this varies from one person to another, where some, especially those in low-reward and high-demand roles could potentially suffer from its adverse effects, particularly if they will continue working full time in that condition out of necessity instead of passion (Baxter et al., 2021).

In addition, those who continue to work post-retirement face financial and psychosocial challenges, which heavily influences their post-retirement well-being. In African contexts, there are several older adults that frequently struggle with financial constrain, mainly due to inadequacy of pensions, loss of employment benefits, and even the burden of rising household expenses, collectively heightening their vulnerability to mental health problems. These financial pressures usually push retirees to seek for employment despite declining health and work opportunities, making them more susceptible to psychological distress, decreased life satisfaction, and limited social support (Bedaso & Han, 2021).

Moreover, the patterns of retirement and continued workforce engagement have been shown to be influenced by various significant factors after being systematically reviewed. Studies suggest that education later in life has been shown to increase the propensity to stay in the workforce and stay economically active. For instance, a study from Japan, indicated that men who had a higher education were more likely to choose to prolong working life compared to their less educated counterparts. Apart from these above, there are other factors to take note

that are both enabling and inhibiting, being female, having a burn-out and the presence of discrimination against older workers, negatively associated with prolonged working life. While higher education, being married, having intrinsic motivation and work flexibility, on the other hand, positively associated with working after retirement age (Zaccagni et al., 2024; Galkute & Herrera, 2020).

Additionally, economic incentives are also essential aspects that older workers consider before making a decision toward retirement timing. Older persons in paid employment showed that individuals in a poor financial situation worked beyond retirement age more often than those in a better economic situation. Indeed, income from work, wealth and pension, and benefits are some of the triggers for work after retirement age (de Wind et al., 2016). Contrastingly, individuals who continue in the workforce due to enjoyment of work have been shown to have a higher level of quality of life compared to individuals who continue work in older ages due to financial constraints (De Gissa et al., 2018).

Health likewise plays a significant role in determining whether individuals continue working beyond retirement age. The health of an individual often decides if a person is going to work beyond retirement age, retire early or retire at retirement age. Persons in good health, both physically and/or mentally, have a higher likelihood of participating in the workforce after retirement age. In another country, it is found that good mental health is considered an important determinant behind the extension of working lives for individuals close to retirement age. Finally, a US study also being cited, indicated that men over the age of 70 had a higher probability of staying in the workforce after retirement age if they were in excellent health compared to poor health (McAllister et al. 2020).

Meanwhile, prolonged and active old age provides individuals with more chances to work again after full retirement. Returning to work is an increasingly common form of the retirement process and influences the sustainability of social security systems. Various scholars have already proven that there is significant number of retirees who reentered the workforce. In fact, in Japan approximately 70% of men who mandatorily retired, typically at age 60, reentered the labor force. They argued that if returning to work has a better effect on health than completely retiring, politically promoting labor force reentry could alleviate the financial burden on medical and long-term care systems. In addition, examining the effect of returning to work on health supports a better understanding of the source of inequality among older adults (Mizouchi, 2024).

Furthermore, studies have also examined the effects of continued employment on retirees' well-being, retirees exhibited lower life satisfaction even though they still work but specifically noted that they have higher cognitive functioning than those who do not engage in post-retirement work. These findings implied that it has beneficial effects and improvement on the cognitive and physical health of the retirees, but not on their life satisfaction. The negative effects, on the other hand, centered on their subjective well-being in relation to the unsatisfactory working environment and benefits received (Chung et al., 2023).

Also, the impact on health of reentering the labor force from retirement, which focuses on endogeneity measuring health of both men and women in post-retirement employment, found that a beneficial effect of it on self-assessed health for both retirees, with a favorable impact on their depressive symptoms. However, a notable trend in studies about retirement was observed, wherein some of which include growing numbers of women, while previous studies were limited almost exclusively to the experiences of men. It is then recommended that in subjects under investigation like this, there is a need to continue including women in studies of retirement and post-retirement employment (Silver et al., 2020).

In some studies, conducted within Southeast Asia, older workers who possess valuable functional knowledge, remain capable and productive across various work modes, evidently noting that post-retirement work is increasingly becoming common and benefiting various work organizations. There is a unique interplay between economic, socio-cultural, and workplace factors that influences post-retirement engagement decisions (Dissaniyake, 2025). Similarly, researchers investigated how shared leisure and informal care affected post-retirement employment. They have elucidated that post-employment motivation depends on job satisfaction resulting from skills, apart from the influences of soft skills and low automatability on retirement decisions. They noted that employers primarily rehired post-retirement workers who possessed special knowledge or experience even their stipulated retirement age (Suppiah et al., 2024).

Meanwhile, researchers elucidated the intricacies of internal drives for post-retirement employment, which are well-documented in numerous studies, mainly highlighting them as deeply rooted to their personal pursuit for continued social interaction and continuity of their established identity, financial necessity, and the desire to continuously and meaningfully contribute something beneficial and advantageous for the society (Sousa-Ribeiro et al., 2024). Upon conducting, a cross-national review have explained that balance in motives are dependent on the pension generosity of local agencies, the cultural norms of aging and work, and the employer practices that either accepts or rejects the concept of workers' re-entry. There are also studies conducted during and after COVID-19 era that observed shifts in retirees' plans and priorities, where older adults have specifically sought to resort to flexible or part-time roles, as they wanted to prioritize their well-being while at the same time still earn (Carlstedt et al., 2022). Moreover, heterogeneity in moderate outcomes, particularly in the aspects of occupational sector, gender, health status, and voluntariness of continued work. Therefore, claims that generalizes about benefits or disadvantages of working past retirement are unwarranted, most importantly if they are not backed by local evidence (Selvendran, 2022).

Viewing this issue from a local perspective, it is also visible here in the country, only that it is under-explored and not rigorously documented. Although various comprehensively reviewed local literature pointed out to financial insufficiency, familial obligations, and institutional arrangements as important drivers for some groups (Ty & Hudtohan, 2024). Also, interconnected factors rooting from personal fulfillment, financial needs, and social connections were among their primary motivators for returning to work after formal retirement. Participants of the study, from academic institutions, even reported various challenges related to adapting to new work environments and balancing personal life (Saramosing & Paglinawan, 2025).

Considering the prevalence and trend of this matter across various nations, researchers have advocated for other scholars to conduct of ethical studies that are context-sensitive, convincing them to focus on examining the prevalence of this phenomenon and the subjective experiences that are associated with working beyond retirement (Carlstedt et al., 2022).

Despite increasing international and local recognition of post-retirement employment, studies focus primarily on motivations, financial drivers, labor participation, and employment patterns which are mostly descriptive or sector specific. The researchers have identified that this left a gap in the understanding of how post-retirement workers experience role transitions, negotiate identity and wellbeing, and perceive workplace inclusion or exclusion. There remains limited qualitative phenomenological evidence examining the lived experiences of post-retirement workers in the Philippine context, particularly how continued work influences their holistic health and well-being.

In order to address this gap, this current study is mainly undertaken to explore the lived experiences of post-retirement workers who continue to engage in paid or part-time work after formal retirement in a first-class municipality in Zamboanga del Sur, Philippines. Primarily documenting their motivations for continuing to work, the benefits and challenges they encounter, and how continued employment influences their holistic health and well-being. Building on the comprehensive discussions above and the local evidence, this study aims to generate rich and context-sensitive descriptions that may be utilized in crafting targeted policies and broadening employer practices, as well as highlight implications for retirement planning and older-worker support programs, and finally offer empirical evidence for age-inclusive workplace policies and social protection measures tailored to Filipino post-retirement workers.

Objectives

This qualitative inquiry mainly sought to explore the experiences of Filipino post-retirement workers from a first-class municipality in Zamboanga del Sur who continue to engage in paid or part-time work after formal retirement. Although post-retirement work had been evidently rising, limited qualitative studies had been made, indicating a need for in-depth understanding. Anchored on the central question: What are the lived experiences of post-retirement workers who continue to engage in paid or part-time work after formal retirement in terms of their motivations, challenges, and holistic health and well-being?

Specifically, it sought to address the following questions:

1. What are the motivations that drive Filipino retirees to continuously work after retirement?
2. What challenges do they face in balancing work, health, and personal life?
3. How does working beyond retirement influence their holistic health and well-being in terms of physical, mental, social, and emotional aspects?

METHODOLOGY

This section presents the research methodology utilized by the researchers in data gathering and analysis. The methodology includes research design, the research environment, research participants, sampling technique, research instrument, data analysis, data gathering procedure, and ethical considerations relevant to the conduct of this study.

The study was primarily qualitative in nature and employed a phenomenological approach in order to thoroughly capture and explore the holistic experiences of the selected participants. This study is anchored on the qualitative-phenomenological design of Creswell and Poth (2017), which offers a more in-depth understanding of respondents lived experiences and perceptions. Furthermore, it was an approach to discovering key understandings of the person's actions and motivations. Qualitative research seeks to understand experiences, beliefs, and perceptions of a group through non-numerical data. Phenomenological design focused on giving understanding to the lived experiences of the individual. Rather than using hypotheses to seek generalizable answers for a population, it embraced the individual's perceptions and personal encounters. Thus, applicable to exploring post-retirement workers' first-hand encounters with work even after formal retirement age. The researchers used this design as they specifically lean towards understanding the experiences of post-retirement workers, their motivations, challenges, and holistic health and well-being (McLeod, 2024).

The research locale is a first-class municipality in Zamboanga del Sur with diverse employment opportunities in education, health, and other corporate sectors. It provided a suitable environment for exploring the lived experiences of post-retirement individuals, including their motivations, challenges, and perceived health status, as they work beyond working age. During data collection, the environment was kept quiet, safe, and a private setting mutually agreed upon by the researchers and participants; furthermore, the degree of comfort, schedule, and privacy of the participants.

The study involved a total of nine (9) participants. Participants are those post-retirement workers, aged sixty (60) and above. The participants came from the healthcare, education, and corporate sectors. Specifically, they previously worked and continued to work as Nurses, Midwives, Pharmacists, Private Teachers, Registrars, Accounting Personnel, and Office Clerks.

The researchers employed, a snowball or chain sampling, as the participants can refer others who can provide more insights to obtain richer information in the conduct of the study. Snowball sampling used those participants identified to recommend or identify other participants who will be able to share their own experiences, meanings, and perceptions (Creswell & Poth, 2017).

The main instrument in the conduct of the study were the researchers. The data in this study was gathered through one-on-one semi-structured interviews in order to fully understand post-retirement workers from their own subjective perspectives. This enabled the participants to freely share their motivations, challenges, and health perceptions in relation to working beyond retirement. It allowed them to express their own experiences, thoughts, and emotions at their own level of comfort, while the researchers delve into specific topics relevant to their research questions. It has six (6) parts, this includes: Prefatory Statement, before the interview started, participants were informed of their rights, the study's goal, and the confidentiality of their answers. Next is the engaging questions, these inquiries were intended to build rapport and foster a relaxed atmosphere for participants, enabling them to freely discuss their experiences. Central Question, the main inquiry that elicited participants' overall life experiences as post-retirement workers was the key question. Following that are the Sub-questions, which examined different aspects of the participants' experiences, including their reasons for continuing to work after retirement, the difficulties they faced, and the impact of post-retirement employment on their overall health and wellbeing. Next to that are the Descriptive Questions, in order to gain a better

knowledge of the phenomenon being studied, these questions encouraged participants to give thorough explanations and descriptions of their experiences. The sixth part are the Probing Questions, in order to get more details, clarification, and a deeper understanding of the participants' answers, probing questions were used. The motivation sub-question had five probing questions, the obstacles sub-question had five, and the influence on holistic health and well-being sub-question had six. Lastly, the Exit Question, participants had the chance to add ideas, experiences, or insights that were pertinent to the study but might not have come up during the interview by answering the exit question. Thus, the open-ended structure ensured that it aligns with the qualitative-phenomenological approach consistently. Interviews are the most common method used in conducting phenomenological studies, which allowed participants to verbalize their own meanings rather than a generalized outcome (Mcleod, 2024).

The data analysis method employed in the study is Thematic Analysis, a Framework by Braun and Clarke (2006). It is a popular method for analyzing qualitative data, offering a flexible yet structured dataset grouped in themes. The method involves six (6) phases of reflection and iteration, this includes: Data Familiarization, the first step is understanding the data collected. Researchers thoroughly and repeatedly look at the transcripts, notes, or written responses to better grasp key answers and get to know them better. Transcribing audio recordings manually might also help the researcher get to know the information better. Next is Preliminary Coding, the process by which the researchers grouped and divided the known data into useful parts and label important statements. This enabled the researchers to break down information into smaller and easier-to-handle parts. The third phase is Development of a Theme, significant statements that are similar are placed together into a group that shows the same patterns occurring over and over. The fourth phase is Theme Improvement, in this phase, the researchers checked to see if the initial themes accurately mirror the significant statements and the dataset as a group. Consistency of the theme and making sure it is different from the others. This phase may group together similar themes, break those that are too broad, and get rid of weak themes. The fifth phase is Defining and Naming the Theme, this process made the researcher figure out the main idea of each theme. It basically allowed the researcher to explain and relate it to the research questions and the statement of the problem as a whole. Lastly, Writing and Discussing the Results, the themes, after being defined, are then given a clear discussion and corroboration of past studies. Thus, the researchers familiarized and immersed themselves in the data, highlighting important, shared, and significant statements that relate to their motivations, challenges, and effects on their holistic well-being. In addition, created a group of potential clusters, then revised, refined, and reviewed them to ensure they are coherent with each other. Furthermore, the researchers then named the following themes, which enabled them to express the essence and connection to the statement of the problem (Abdalla et al., 2025).

In data gathering, the researcher employed a methodical, structured, and moral approach, maintaining credibility and reliability. The researcher sought consent from the Office of the Dean of the Nursing Department and the Institution's Research Committee to conduct the study. After approval, the researchers identified their respondents, ensuring that the criteria and methods for the participants were followed, especially that they were post-retirement workers working in the education, healthcare, and corporate sectors. After identifying the respondents, a permit from the workplace of the participants was obtained. The identified participants are then given informed consent, ensuring they are well informed about the study, their rights, and any factors that may arise during its conduct, upholding respect, confidentiality, and ethical standards. After which, participants have undergone an interview and an audio recording for accuracy. The audio was then transcribed and employed thematic data analysis. Lastly, all the gathered information was presented and discussed based on the themes generated and stored for safekeeping, centered on exploring the experiences of post-retirement workers.

In line with the researcher's goal of upholding ethical standards and respondents' dignity, the study was fueled by RA 10532, formally titled the Philippine National Health Research System Act of 2013. The law ensured that all research conducted on whether or not a healthy normal individual or a sick patient in the conduct of research is conducted with ethical principles and safeguards the respondents' rights and welfare. Thus, the researcher employed the following:

Anonymity and Confidentiality. The researchers employed the Data Privacy Act of 2012. This ensured that all matters and information were kept confidential and for the sole use in the study. Anything personal is kept private and confidential.

Autonomy. The researchers ensured that all participants were given the right to self-determination, that their thoughts and feelings were valued, and that no force was used on them to participate.

Avoiding Bias and Integrity. The researchers maintained a neutral and open-ended questioning, avoiding leading questions, ensuring objectivity in the data collected. There are no personal relationships or financial ties among the participants that could alter their responses.

Informed Consent. The researcher provided and obtained a structured and formal consent form from the participants, making them aware of the study's objectives, risks, and benefits.

Respect and non-maleficence. The researchers ensured that all personal, cultural, and religious matters were taken into account. Furthermore, ensuring that they are well heard, respected, and acknowledged to uphold their concerns. All activities conducted were made with sensitivity to avoid discomfort and harm whether it be physically, emotionally, or psychologically.

RESULTS AND DISCUSSION

In this part, the results of data analysis, discussing the themes that emerged from the study, are comprehensively presented. This thematic analysis was applied in the transcripts where themes and subthemes were identified and thoroughly discussed. These themes were viewed as essential in determining the lived experiences of post-retirement workers.

Motivations for Working Beyond Retirement

This explored the underlying reasons why Filipino post-retirement workers opt to continue engaging in paid or part-time employment even after their formal retirement. The following themes emerged: additional income as financial security, long-term economic stability, maintenance of personal independence and avoidance of being a burden, continued work as a source of meaning and life purpose, preservation of professional identity and competence, and source of social interaction and protection against social isolation. Based on the participants' narratives, their motivation primarily extends from mere additional income or financial necessity, and clearly reflects multidimensional factors encompassing economic stability, independence, purpose, identity continuity, and social engagement.

Additional Income as a Source of Financial Security. One of the most dominant motivations confirmed by the participants is their need for additional income. Several retirees interviewed have expressed that their pension is insufficient to meet their daily needs, particularly in the continued rise of living costs and medical needs, expressing reasons for peace of mind and lesser financial anxiety. Specifically, P1 explicitly stated that:

"Sa tinuod lang, bisan naka-retire na ko, nagpadayon gihapon ko og trabaho kay kinahanglan jud ang kwarta. Dili man igo ang pensyon para sa adlaw-adlaw nga gasto, labi na sa tambal ug uban pang kinahanglanon."
[Honestly, even though I am retired, I continue working because I really need extra income. Pension alone is not sufficient for everyday expenses, especially with medicine and other needs.]

Showing a response that demonstrated insufficiency of the retirement benefit in order to sustain healthcare and daily living. This further shows that medication is evidently present due to increasing effects to financial vulnerability of aging due to health maintenance.

On a similar note, P2 also emphasized how additional income serves a protective function by stating,

"Additional income is very important for my daily needs and financial security. It helps me prepare for emergencies. It also gives me peace of mind."

Clearly, this statement which directly frames income as financial security is link between employment and preparedness for unforeseen events. The emergency readiness highlighted in this response is a reflection of how retirees feel uncertain about sudden medical or family expenses. Both of these responses are establishing an idea

that having additional income is the retirees' buffer against instability, for a safer and less anxious present life and future financial conditions.

Around 9 studies revealed positive associations between financial incentives and post-retirement work, with 2 studies identified to be manifesting negative association between these variables, and 3 studies reported no significant association exists between the two. Hence, although the results of this current study may appear different, it is emphasized that financial incentives with respect to post-retirement employment has not yet established the link between the two, as evidenced by reports showing no consensus among international studies regarding it (Galkute & Herrera, 2020).

Long-Term Economic Stability. In terms of economic stability, additional income from continued employment is described by retirees as a way to sustain long-terms self-sufficiency and reduced dependence on children. P3, who recently became a widow, shared that:

"Naka-receive ko retirement benefits... ug nakadawat gihapon ko sweldo, mao nga mas gaan ang financial burden... Bag-o ra ko na-widow, mao nga ako na ang nag-manage sa tanan... Mao nga nagpadayon ko sa trabaho kay dako kaayo og tabang ang dugang income." [I receive retirement benefits... and still receive my salary, making it much less of a financial burden... I recently got widowed, that's why I managed everything... I continued working because additional income greatly helps.]

In this case, it is apparent that additional income supports economic resilience during a major life transition. As widowhood shifted financial responsibility entirely to P3, continued employment for her is essential for sustaining household operations, including farm management and daily expenses. P7 even added that economic independence is important because,

"Dayun labaw pa ana nindot paminawon na naa bitaw kay kaugalingon nga kwarta... Maynalang naay makuot-kuot sa bulsa... pero sa ingon ana dili ko makahasul sa ako mga anak pod." [Above all that, it's great to feel that you have your own money... Just in case you have something to buy or need coming from your own pocket... Also, not be able to become a burden to my children.]

This statement reflects a culturally rooted value of self-reliance, mainly tied to dignity and responsibility. The retirees somehow showed that still having their own income allows them to maintain autonomy over how they live while at the same time avoiding passing down financial strain to their children.

Economic considerations, such as those related to income, wealth, debt and housing expenses, matter in engaging to post-retirement employment. Economic hardship may even necessitate continued employment until older ages. On the other hand, it is argued that those with more economic resources may be inclined to continue in employment in order to accumulate their wealth further or to maintain their standard of living (Leinonen et al., 2018).

Maintenance of Personal Independence and Avoidance of Becoming an Added Burden. Participant have consistently emphasized their personal desire to maintain independence and autonomy after formal retirement most especially in terms of their decision-making and daily living. Indeed, post-retirement work have allowed retirees to maintain control over their finances and provide for their personal needs without relying that much on others or their family members. For instance, P1 stated:

"Gusto ko magpabiling independent ug dili magsalig pirmi sa akong mga anak. Ang pagtrabaho nakapahatag kanako og pagbati nga mapuslanon gihapon ko. Naghatag kini og dignidad ug kumpiyansa sa akung kaugalingon." [I want to remain independent and to not always rely on my children. Working gives me a feeling of that I'm still useful. It gives me dignity and confidence with myself.]

The response is clearly revealing that independence is closely tied with dignity and self-worth, and not just by seeking financial capability but valuing emotional assurance for being self-sufficiency. The response also indicates that independence strengthens their personal identity and pride in later life.

On a similar note, P3 shared:

“Bisan nag retired na ko, nagpadayon ko og trabaho kay kinahanglan pa nako ang dugang kita para sa adlaw-adlaw nga gasto... Ug nagpadayon ko aron dili magsalig sa akong mga anak.” [Even after retiring I continued to work because I needed to gain additional income for everyday use...And also not rely on my children.]

The response clearly shows that independence referred here is partly reduced dependency, where an intentional effort to minimize financial reliance is observed, which reflects a proactive stance of retirees toward aging.

Beyond independence, older individuals often feel a moral responsibility not to add financial strain to their children or other younger members of the family, although Filipino culture of family support is strong. In particular, P7 expressed the same sentiments clearly by stating:

“...tigulang nako dayun di ko ganahan mahimo pod na purwesyo sa akong mga anak. Mas nindot paminawon na kanang makahatag pod ko dili lang kay magpabug-at kay daghan man ko kaila na in-ana ba. Lisod kaayo dayun maikog ko.” [I’m old, I don’t want to be an added burden to my children. It is great to feel that you’re able to give and not just become an added weight because I know a lot who’s like that. It’s hard and makes me shy.]

This statement highlights the emotional dimension of dependency, where it is evident in the response that a feeling of discomfort and embarrassment is associated with financial reliance; therefore, engaging in post-retirement for the participants is a way to prevent perceived social and familial imbalance.

Autonomy comes with the desire to be free in decision making and behavior. It is found that independence and autonomy is positively related with age, considering it to be an important reason for post-retirement work. Redesigning of the job offered to older workers motivated them to serve as mentors as they continue to work (Pundt et al., 2015).

Continued Work as a Source of Meaning and Life Purpose. In the narratives of the participants, they repeatedly described work as something that gives them structure and meaning to their daily lives. Instead of seeing retirement as complete withdrawal from productivity, they perceived it as an opportunity to remain purposeful in life. For example, P7 shared:

“Para nako, ang pagbalik sa trabaho human sa pagretire ma’am dili gyud bahin sa sweldo, apan sa pagbalik sa kanang feeling nga naa kay purpose ug gamit ba.” [For me, it is not about the salary, but in making myself feel that I have use and purpose once again.]

This shows that continuous engagement to work of retirees seems to be an intrinsic motivation, evidently portraying purpose as associated with contribution and societal value.

On the same vein, P1 expressed:

“Ang pagtrabaho nakapahatag kanako og pagbati nga mapuslanon gihapon ko. Naghatag kini og dignidad ug kumpiyansa sa akung kaugalingon.” [Working gives me a feeling of that I’m still useful. It gives me dignity and confidence with myself.]

The response illustrates the retirees’ self-perception regarding usefulness. Their affirmation on contribution reinforces their identity and confidence in what they do. Hence, the idea of employment is an affirmation that aging does not necessarily means irrelevance.

The results discussed works well with previous findings, where the same theme emerged, and all participants identified their contribution and participation in society as motives to remain working past retirement age; thereby giving them practical purpose in life, such as the opportunity to maintain their daily routines (Sewdas et al., 2015). This finding was further strengthened by identifying the beneficial impacts of prolonged work

participation on multiple levels, which increased their independence, preserve routines, and improve health and financial stability (Cole & Hollis-Sawyer, 2020).

For Preservation of Professional Identity and Competence. The participants also revealed that post-retirement work allowed them to maintain their well-taken cared professional identity, as their chosen career have deeply engraved into who they are. P4 stated:

“My work gives me a sense of purpose and allows me to guide younger people. It also makes me feel appreciated and respected in my role.”

As reflected, this confirms the participants’ competence, most especially when their continued employment validates their abilities despite aging. In addition, they view it as evidence of their ongoing capability rather than seeing it as a decline in what they can still offer in the market or workforce.

Likewise, P9 mentioned that one of her motivations in her continued post-retirement work is having that sense of:

“There is a sense of happiness and completeness. It gives me a sense of accomplishment.”

It is evident here that for the participant, accomplishing tasks make him feel satisfied and fulfilled, making sense of her self-efficacy and personal achievement despite aging. Hence, achieving goals at work continues to be psychologically rewarding, supporting their identity continuity.

Older workers in bridge employment are satisfied with their work, because they have the ability to keep learning and demonstrate their competency. Furthermore, persons who have a higher focus on skills and knowledge development are less likely to retire early, since the development of skills and knowledge are likely to be linked to educational levels and occupation (Sewdas et al., 2017).

Post-Retirement Work as a Source of Social Interaction and Protection Against Social Isolation. This is also observed in the narratives of the participants as they asserted that working keeps engaged with stakeholders they serve and mingle with. These interactions contribute to their daily social stimulation. To show, P3 shared that:

“Nagpadayon ko kay sayon ra makig-uban sa akong mga kauban ug malipay ko sa environment.” [I continued because it’s easy to get along with my coworkers and I’m happy with the environment.]

Similarly, P4 noted:

“I continue working... to stay socially connected, and because I enjoy my profession.”

P6 also added when asked what aspect of work motivates her:

“Technically, work aspect wala kay kapoy man jud no. Pero sa environment yes! Imo mga kauban ug uban pa na maghatag nako pod ug kalipay.” [Technically, work aspect there is none because it is very tiring. But the environment, yes! My workmates and others give me joy.]

P5 also noted that with post-retirement work, she is able to:

“...to have time to work continually and still be able to have time with friends, myself, and most specially my family.”

Lastly, P1 mentioned that:

“nalipay ko kay napabiling aktibo ang akong hunahuna ug naa koy pakig-interact sa lain-laing tawo.” [I am glad that my mind stays active and that I have interaction with other people.]

All of these statements elaborate retirees' desire for meaningful social interaction, a sense of belonging, and community participation, all of which preventing them from overthinking and feelings of isolation that are both felt during retirement. The responses show how they value some professional opportunities for communication and social engagement, which serve as a social bridge that allows them to maintain interpersonal networks and avoid loneliness and isolation.

This finding conforms with previous findings, that the intricacies of internal drives for post-retirement employment, mainly highlighting them as deeply rooted to their personal pursuit for continued social interaction and continuity of their established identity, financial necessity, and the desire to continuously and meaningfully contribute something beneficial and advantageous for the society (Sousa-Ribeiro et al., 2024). It is affirmed that social relationships within the workplace had a positive effect not only on the job satisfaction of the less-qualified workers but also on their dignity. The possibility of meeting and sharing time with people was also emphasized as an appealing activity to older adults (Galkute & Herrera, 2025).

Challenges in Post-Retirement Work

This captured the shared experiences of the retirees in managing the physical changes, workplace adjustments, and personal responsibilities they collectively experience and deal with while continuing to work beyond retirement age. Specifically, these themes emerged: physical fatigue and health limitations, workplace adjustments and evolving job demands, and time constraints and work-family tension. The responses culled from their narratives show the continuous negotiation between declining stamina, evolving job demands, and the necessity to maintain health and family relationships. Despite these, many participants still displayed resilience through coping and adaptation.

Physical Fatigue and Health-Related Limitations. In the narratives of the participants, experiences in physical fatigue and body limitations associated with aging appeared as dominant challenges, *acknowledging that their* bodies no longer function with the same endurance compared to when they were younger.

P1 instantly shared that:

"Usahay kapoy na kaayo ang lawas labi na kung taas-taas ang oras sa trabaho... Usahay mabati nimo nga napul-an na imong lawas ug hunahuna, pero kinahanglan gihapon molihok." [Sometimes my body feels very tired specially, especially if you work for long hours... Sometimes you feel that your body and mind is fatigued, but it is a must to still move/work.]

Also, P2 admitted,

"I often struggle with health problems and physical tiredness."

While P4 and P9 respectively mentioned,

"I face physical limitations, health concerns...", *"I have experienced challenges like feeling tired, dealing with health issues..."*

Lastly, P6 confirmed that,

"...sometimes it's hard for me to move around at work because I feel slower than before."

These responses clearly indicate that body pain and reduced endurance affect retirees' work performance, with long shift giving them discomfort and their aging bodies now requiring them to take more recovery time and in-between work breaks. These are apparent lived experiences of the retirees that shape their respective work experience. These also revealed that aging in post-retirement work introduces physical strain, reducing their muscle strength, decreasing energy levels, and slowed down recovery from physical exhaustion.

Ageing has become a challenging prominent issue across many industries, particularly those that involve physically or mentally challenging work (Ranasinghe et al., 2023). Furthermore, older workers face

compounding issues due to the ageing process, such as declining physical strength, hearing, vision, respiratory capacity, and greater recovery time. Their weakening physical and mental capacity and their ability to carry out physically demanding jobs have become a serious concern (Yang et al., 2018).

Workplace Adjustments and Evolving Job Demands. This emerged as another significant challenge because the participants notably admitted that they need to adjust to the changing workplace demands they experience, such as technological advancements, job expectations, and fast-paced environments. This mainly reflects the respondents' cognitive, professional, and environmental adaptations.

Interview transcripts revealed that several participants admittedly acknowledge the difficulties they experienced and how they cope with new systems and modern workplace demands. P4, for instance, stated that:

"I face...difficulty in using new technology, and (in) adjusting to the workplace..."

This response clearly reflects the dual burden retirees carry. While managing age-related physical changes, they must also simultaneously adapt to technological transitions and adjustments. This digital gap observed could clearly increase their stress and reduce their confidence in performing their tasks efficiently at post-retirement work.

P7 also shared:

"Kana bitaw trabahoon na need computer or cellphone, kabalo baya mo di kaau mi maayo mokubi ana."
[Sometimes the moments where workload requires the need of computer or cellphone – you know, we don't really have the skill.]

This response, on the other hand, shows generational differences in technological exposure, wherein it implies the self-awareness of their limited digital fluency. Although it is evident that this is not framed as incapacity, their responses revealed that they put in effort to learn and adapt to these tools at current work.

Additionally, the challenge of keeping pace with the evolving institutional demands was also noted by P5, who stated:

"There will always be fast-paced moments and advancements that we need to cope with. But eventually I get used to it and learn."

This reflects not only the pressure of modernization but also their adaptability, which suggest their gradual adjustment process than focusing on immediate competence. This clearly reflects their resilience and willingness to learn despite their age.

Lastly, P9 also acknowledged:

"I have experienced challenges like... learning new skills and keeping up with younger coworkers."

Somewhat presenting a point of comparison, their responses create implicit performance benchmarks, where the challenge is observed on efforts to maintain relevance and competence in a workplace where various generations are employed.

As a whole, the participants do not express withdrawal instead a description of their adaptation strategies as their post-retirement work is not static and requires them to continue pacing and navigating the transformed professional landscapes.

The willingness of population aging to work and how their working ability affects their health and well-being is one of the core issues for an aging society. Older workers can face more barriers and stressors at work, such as physical strength limitations and health concerns, gaps related to using new technology, and the engagement in work. The barriers faced by post-retirement workers actually depends on job characteristics, as well as work ability and work condition, which could all determine their participation in continued work (Hsu, 2018). Older

workers often face additional barriers to adopting new technologies due to psychological and physiological factors. This includes factors such as technology-related anxiety, lack of confidence, and cognitive overload (Stanskova, 2025).

Time Constraints and Work-Family Tension. This also emerged as another significant challenge, where they are somehow strained by limited time and demands of competing roles. Interview narrative recount and reveal balancing responsibilities at work, with family, and personal life has remained a significant tension in their post-retirement employment.

To be specific, P1 stated:

“Maka-stress pud usahay kay gusto nimo makig-uban sa pamilya o makalingaw sa kaugalingon, pero walay igong panahon.” [It sometimes stresses me because you want to spend time with your family or things that yourself enjoys, but there is not much of time.]

This captures their emotional stress mainly due to time scarcity. The juxtaposition of wanting to spend time with family and admission of having insufficient time is an absolute classic work-family conflict, showing fulfillment of one role limits their participation in another.

P2 also admitted and shared,

“Working reduces the quality time I spend with my family and friends. I have less free time to be with them.”

From this response, an emphasis on relational depth is seen, implying that although family presence is felt, the richness of emotional and experiential interactions may be compromised primarily because of physical fatigue and scheduling constraints.

P9 also echoed this challenge:

“It often reduces the time I spend with family and friends but most of the time I’m still able to chat and spend time with them during weekends or when we have our meal together.”

The response is compensatory by nature. Because interactions during weekdays are limited, they make sure that during shared meals and weekends they put an effort to preserve connections within their families. This also goes to show that there is no complete neglect of family roles because they practice adaptive balancing of roles.

Finally, P6 highlighted that deliberate time management and allocation is important as she shared:

“I set gyud ang time management nako. I make sure nga naa gyud time for them bisan busy sa trabaho.” [I always set and manage my time. I make sure nga naa gyud time for them bisan busy sa trabaho.]

This actually reveals maintaining balance between work and family time requires conscious effort and active management. This may also project that they have an awareness that work can influence personal domains most especially if boundaries are not set and planning fails.

Additionally, when organizations do not reinvent their human resource practices in the support of work life balance for older workers, it may have negative impact on their health and wellbeing. Furthermore, the lack of work-life balance resulted in poor physical health and self-assessed health. Lack of rest between workday was also found in their study to be the strongest effect on the health and wellbeing of older workers. The result suggests that it is important to take break between work to maintain and improve the employee wellbeing. Understanding the detrimental effect brought by work life imbalance to the health and wellbeing of older workers, reforming the health services to meet the needs of older workers, improving the management and adjusting the attitude towards older workforce are the effective ways to alleviate the problems (Wong et al., 2021).

Post-Retirement Work Sustains Holistic Well-Being

This part of analysis, identified the following themes: work as a means of sustaining physical functioning, work engagement sustains mental alertness and productivity, strengthened social belonging and integration, and post-retirement reinforces emotional fulfillment and purpose. It captures how continued employment function as a mechanism for maintaining activity, strengthening identity, and preserving overall well-being. While it was shown previously that fatigue and other strains exist, the overarching patterns observed in the participants' narratives are mostly towards enhancements in various aspects rather than deterioration, most especially when balance is maintained by the retirees.

Work as a means of Sustaining Physical Functioning. This theme was evident in the narratives of the participants as they believed that continued employment helps maintain physical mobility and bodily functioning. Rather than perceiving work as a mechanism that accelerates their decline, they often view it as a structured form of daily activity that prevents their physical stagnation.

P1 described work as a physical exercise:

"Oo, ang pag lihoc nako sa trabaho pareho ra sa paglakaw sa treadmill." [Yes, working feels like I'm walking on a treadmill.]

This metaphorically response suggests that they somehow somewhat substitute their occupational tasks for intentional exercise. Simple tasks like routine walking, standing, and attending to patients seemingly become a practical physical conditioning for them.

On a similar note, P3 shared:

"... makatabang sa akong kahimsog kay sayo ko mumata ug magpabilin kong aktibo adlaw-adlaw. Maglakaw ko padulong sa trabaho nga mura ra ug exercise.." [It helps with my health because I wake up early and makes me active every day. I walk towards my workplace and it's like an exercise.]

In this response, it is evident that work structures are integrated in daily life movements, which they consistently do. They prioritize such over sporadic activities.

P6 thinks that although she is in a less physically demanding role, she recognizes the value of active movement, as she shared:

"Working after retirement keeps me physically moving and mentally alert because of accounting tasks."

This is a clear reflection that even moderate but continuous movement could support their health stability.

However, P7 admitted that they have physical limitations:

"Physically naay ginagmay lagi na sakit-sakit sa likod, tuhod, ug uban pa. Labad sa ulo dili ikalimod pero nahimo bitaw ko disiplinado." [Physically there are minor body aches and pain. It gives me headache it can't be denied, but it made me become more disciplined.]

The statement reveals a balanced view, that while work sustains activity, at their age, they need to be aware that it requires moderation. On a positive note, their option to continue working after retirement appears to be generally beneficial for them as this help them to preserve functional ability, prevent sedentariness, and foster their health discipline.

This aligns with previous findings that retirement is associated with a clinically relevant increase in vitality. This increase was greatest for older workers in manual work and older workers experiencing low levels of vitality. Additionally, retirement reduces fatigue, more so for older workers who retired from manual work and those who were fatigued before retirement. It is recommended that organizations offer their older workforce with

effective (worksite) vitality and fatigue interventions that could sustain and promote the health of older workers, while they are at work (Vanajan et al., 2021).

Work Engagement Sustains Mental Alertness and Productivity. Participants have also emphasized cognitive alertness and mental productivity as key benefits of post-retirement work. They recognize that the current employment they have demands attention, decision-making, and responsibility, hence the necessity to keep their minds sharp and active.

P1 explained:

“Para nako, nakatabang ni nga magpabilin nga aktibo ang lawas ug hunahuna. Dili kaayo ka ma-bored, kay naa gihapon kay buhaton ug makig-uban sa uban.” [For me, it helped me to stay active with my body and mind. I don’t easily get bored, because there is something to do and connect with others.]

suggesting that mental engagement have prevented mental stagnation that is linked with inactivity.

P7 vividly described:

“Wa jud matay-an akong hunahuna kay permi nagamit.” [My mind did not deteriorate because I often use it.]

reflecting a positive response for having post-retirement work as a perceived protection against cognitive decline and serving as a sort of mental exercise daily.

Similarly, P5 shared:

“Every achievement count... may magagawa pa pala ako!” [Every achievement count... I can still do something!],

which is a testament that productivity is reinforcing their self-efficacy. This demonstrates that cognitive engagement is actually tied to alertness and confidence in their respective competence.

Lastly, P2 also stated:

“Work helps me stay focused because I have daily tasks to complete. It gives me purpose and responsibility.”

This shows that mental alertness is sustained indeed through structure and goal-oriented activities at post-retirement work. Continued engagement helped them maintain a sense of usefulness and sharpness that participants associate with psychological vitality. Work-related resources like developmental training and accommodative support either enhance older workers’ motivation and skills or sustain their health, which may be of particular value to them as they form their retirement intentions and decisions (Stynen et al., 2017).

Strengthened Social Belonging and Integration. This another overarching pattern have also emerged because the participants were able to have opportunities of interaction, collaboration, and community involvement, thereby enabling them to enhance their social well-being through continued work and reduced feelings of isolation.

As emphasized by P1, having the privilege to still work:

“Pinaagi sa akong trabaho, nasuod nko ang akong mga kauban ug mga tawo sa hospital. Nakatabang kini sa akoa arun magpabiling konektado ug malikayan ang pag-inusara.” [Through my work, I am able to be close with my workmates and the patients in the hospital. It helped me stay connected to avoid isolation.]

“Nakatabang kini aron malikayan ang kamingaw.” [It helps me prevent loneliness.].

“Nabati nako nga kabahin gihapon ko sa komunidad bisan retired na. Sa ning ani nga pamaagi Naghatag kini og garbo ug pagbati nga konektado gihapon ko sa uban.” [I feel that I’m still part of the community even though I am retired. In this way, it gives me pride and a feeling of connectedness with others.]

Clearly, these statements affirmed that participants benefitted much in working post-retirement, particularly in sustaining relationships, buffering emotional isolation, and restoring contacts with community members, clients, and colleagues. These statements also mean that work has sustained social membership, which allowed them to still be socially visible and valued.

In addition, P7 shared:

“Kada-adlaw lahi-lahi mga tawo ako ma-entertain. Makaila ka sa imong mga parente or kaliwat ug pinakalit. Mga in-ana na panghitabo ba.” [Every day, I meet different people. Sometimes you get to meet your relatives unknowingly. Those instances sometimes happen.]

This simply means that the daily encounters of the participants have broaden their respective relational networks, even unexpectedly, making them imbibe belongingness.

Meanwhile, for someone who continuously works in the academe, P 5 described that seminars and school activities she joins provide her opportunities, quoting:

“These activities provide an opportunity that I can connect to other people where social relationship is established.”

Simply put, the work she preferred to keep after retirement became a platform that sustained her social engagement with others instead of withdrawing from the society.

Lastly, P3 stressed:

“Naghatag kini kanako ug purpose ug pagbati nga kabahin ko sa komunidad.” [It gives me purpose and a feeling of being included in the community.]

Hence, continued work after retirement has reinforced their social identity and made them see themselves as not socially detached seniors but still as active contributors integrated in the society through relational systems.

The findings above agree to recent findings that the wish to continue using their professional knowledge and skills can motivate highly educated individuals to engage in work post-retirement age. Workers in good, high-income jobs are likely to enjoy the intrinsic benefits of work, such as social contacts and cognitive challenges, which promote healthy aging and increase well-being and life satisfaction. In contrast, workers in low-skilled low-income jobs may enjoy fewer intrinsic benefits and working may not have a strong effect increasing well-being. Furthermore, older adults who retire from full-time paid work may increase their volunteer activity and thereby enjoy the intrinsic benefits associated with social engagement. Studies show that voluntary work has a positive effect on emotional well-being among older adults (Semyonov-Tal et al., 2025).

Post-Retirement Reinforces Emotional Fulfillment and Purpose. Emotional impact is perhaps one of the most profound influences of continued work. In the interview transcripts, participants acknowledged and repeatedly described various emotions they felt, such as happiness, gratitude, fulfillment, and purpose in their work.

P3, proudly shared:

“Malipayon ko ug nabati nako nga importante ko kay makaserbisyo gihapon ko sa akong komunidad pinaagi sa akong trabaho... Naghatag kini kanako ug purpose... Garbo nako nga makatabang gihapon ko sa uban.” [I am happy and I felt that I am important because I am able to provide service in my community through my work... It is my pride to be able to help others still.]

This apparently reflects emotional validation felt by the participant, where their relevance despite their age is still felt and their social worth is reinforced. The pride they feel is rooted to their social contribution and productivity, thereby making them motivated daily and have proven to their selves that aging did not eliminate their capability.

P7 expressed deep gratitude and shared:

“Happy ko ma’am na makaserbisyo or makatabang. Kahuy-an sa Ginoo na gilugwayan bitaw niya akong kinabuhi para mapuslan pako ba taliwala sa akong edad. Nindot kaayo paminawon na daghang tawo matabangan or makuan sila ba ma-inspire sa akong pagpanarbaho ba.” [I’m happy ma’am to be able to provide service and help. It’s the grace of God who extended my life to become a vessel despite my age. It is beautiful to hear that I am able to bring help to many or be inspired through what I am doing.]

The statement meant to be in deep gratitude for understanding the spiritual meaning and fulfillment that was brought to her by the post-retirement work she freely chose. The realization she had goes beyond simple happiness, revealing her existential appreciation and a spiritually grounded belief of her purpose. Furthermore, a two-way layer of emotional fulfillment is observed in this response, where helping others functioned a direct service impact while inspiring others served as symbolic in nature. Thus, the continued work somewhat reinforced legacy-building wherein the emotional rewards of her actions positively influenced others.

Lastly, P4’s existential reflection was also impactful, where she contemplated:

“It is difficult... when you die without fulfillment and end up in despair.”

This means that the participant deeply recognized the existential meaning of her life as a servant and that the job she kept after retirement is not just any mere opportunity to continue serving but a satisfaction of a life well lived and a safeguard against emotional emptiness and regret in later life. Although the response implied a fear of unfinished purpose, it bears a deeper meaning that work, no matter what it may be, has served the participant as a way to avoid a negative psychological state that dissatisfaction and despair may have potentially drowned if not for that type of mindset.

This result somewhat corroborates to previous results, that people who derive satisfaction from their job are more likely to look for opportunities to postpone their withdrawal from work than others, even if they do not need the additional income. In this case, employment may be positively related to life satisfaction and well-being (Lewin and Stier, 2025). Furthermore, well-being is affected by motivations for working after retirement age and that individuals who continue to work for positive reasons reported better outcomes than individuals who continue to work due to financial constraints (Di Gessa et al., 2018).

CONCLUSION

Based on the summary of findings, the researchers concluded that, retirees who continue working have their motivations, challenges, and health impacts. The participants expressed the need for continued work to sustain their needs and expenses, as retirement funds like pensions alone aren’t sufficient; this gives them sustenance and reduces their dependency on their family. It provides them with a sense of autonomy and independence, making them happy, valued, and useful. Furthermore, they expressed that it allows them to maintain integrity and identity, enabling them to continue learning and demonstrating competence. And avoid social isolation, maintaining healthy interactions with the community.

However, despite all these motivations, challenges arose as they continued working, including fatigue and health limitations, pain, feelings of being slower, and tiredness. Additionally, they expressed that they weren’t able to cope as quickly as their colleagues with evolving job demands and workplace adjustments, such as dealing with computers and technological advancements. As well as the co-existence of limiting their time with themselves, friends, and their family.

Moreover, the participants expressed adaptation, a passion for learning, and a willingness to find ways to deal with these problems. They identified positive outcomes they experienced firsthand, despite the coexistence of challenges. Working helps them maintain physical functioning by waking up early and walking to work, demonstrating that their job still requires physical movement, and helping them stay disciplined. It enhances their cognition, mental sharpness, and self-efficacy, preventing them from mental stagnation and cognitive decline. Additionally, it helps them stay connected with society, making opportunities for interaction,

collaboration, and involvement. Lastly, gives them purpose and fulfillment in their life roles. Expressing happiness and gratitude. These findings suggest that, despite the coexistence of challenges, working beyond retirement significantly contributes to the well-being of post-retirement workers.

RECOMMENDATION

Based on the summary of findings and conclusions, the researchers noted the following suggestions:

1. Employers and Organizations are encouraged to provide flexible work schedules and arrangements for retired individuals who still choose to continue working including reduction of work hours, lowering physical demands, and responsibilities that fit their age and capacity to work, as well as providing them with benefits, including health screenings, wellness programs, and reviewing existing laws and labor policies to ensure it is age-inclusive.
2. Healthcare and support institutions are encouraged to consider establishing geriatric support and health assessments: these measures allow them to evaluate age-related conditions, preserve their physical abilities, and support their mental-emotional health as they continue to remain in the workforce.
3. Post-retirement workers are advised to pursue work roles that match their skills, competence, interests, and physical and mental capacity which allows them to balance responsibilities with the system they work with and commitments to their family and friends.
4. Families and communities are encouraged to respect the autonomy of post-retirement individuals, playing an important role in terms of support, offering assistance, and strengthening their esteem as they continue to engage in work but, intervene when there is a decline in capacity that greatly deters their overall well-being.
5. Future researchers are encouraged to conduct studies on post-retirement employment across different workplaces, fields, and types of work older people choose, venturing to expand the scope providing a deeper understanding and collaborate in creating programs and policies that benefit post-retirement workers in terms of pay, benefits, and well-being.

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