

Bridge employment of Retired Teachers: Fancy or Necessity

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Abstract- *The purpose of this phenomenological study was to explore the lived experiences of 16 retired teachers, 60 years and older, with pension benefits and had an involvement in a bridge employment. Through in-depth interviews of 10 informants and focused group discussion of six participants, the data were gathered and subjected to thematic analysis. The results revealed that the retired teachers decided to take bridge employment for reasons of financial security, passion for the teaching profession, pleasure and satisfaction, ease and simplicity, and need to be relevant and of service. Their coping strategies included making their bridge job simple and uncomplicated, planning and preparation, updating and relearning, being pliant and flexible, resourceful and creative, and securing family assistance and support. The insights they shared conveyed their self-realizations to be financially astute and prudent, internalize that retirement is just a phase in life, and continue to long for life's meaning and significance, and celebrate life and move on. What is notable in this study is the participants' being still active and generative, their resiliency to face the challenges, and their insights of wisdom, hope, and faith.*

Keywords- *education; bridge employment; retired teachers; fancy, necessity; Philippines*

1. INTRODUCTION

“Retired but not tired” is the utterance I will address towards those individuals who after retirement from their career job are still engaged in paid work. This paid work is termed bridge employment by various authors (Feldman, 1994[25]; Ruhm, 1990a[67]; 1990b[68]; Shultz, 2003)[69]. Although bridge employment is relatively new in research literature, a number of authors have tried to answer the question of what determines a person's intentions (e.g., Jones & McIntosh, 2010[41]; Lim & Feldman, 2003)[45] and actual participation in bridge employment (e.g., Cahill, Giandrea, & Quinn, 2011[12]; Gobeski&Beehr, 2009[31]; Kim & Feldman, 2000)[43]. These studies provide insights into the phenomenon of bridge employment; however, they do not focus on a particular subgroup of society for example, on retired teachers. Hence, this study.

In Canada, the proportion of individuals in bridge employment continued to have an average increase from 9% to more than 40% over the period 1999 through 2004. This trend continues to increase as the age group increased due to aging of the baby boom cohorts, those born 1946 to 1964 (Gempes, 2008[28]; Hebert & Luong, 2008)[38]. While in United States, as many as 60% of those who retired from career job go back to paid work either to augment their scarce economic resources in order to meet their needs for a lifetime or they link their self-worth or self-fulfillment to their job (Cahill, Giandrea&

Quinn, 2006[10]; Schellenberg, Turcotte& Ram, 2005; Wannell 2007a[81]; 2007b[82]; Zhan & Wang, 2015)[86]. Hence, retirees return to paid job either for fancy (self-worth, meaningful existence, and life's satisfaction) or for necessity (meet basic needs).

In a similar vein, retirees in the Philippines specifically the teachers who have reached the mandatory age of retirement have to face the reality that their finances are unstable due to the cessation of the reception of monthly salaries and other benefits. Although retired teachers are entitled to monthly pension, this pension is most likely lower than their salary when they were tenured and much lower than the upgraded salary rate corresponding to their tenured rank. With rising price inflation of commodities, their pension has a lower market value. Moreover, their economic situation becomes even worse when they retired with the option of advanced five-year pension payment (GSIS Retirement Brochure, 2015) which may be consumed spending in a matter of months or years. While waiting for the monthly pension to resume, the retired teachers are more or less economically drained. Hence, there is a necessity for them to engage or re-enter in bridge employment to include self-employment to satisfy their basic needs (Cahill, et al, 2011[12]; Feldman, 1994[25]; Shultz, 2003)[69].

Observably, there are also retired teachers who had occupied higher faculty ranks with corresponding higher salary rates that consequently resulted to higher monthly

pension and together with their preretirement savings and economic investments are financially well-off. Yet, they still get involved in bridge employment presumably for their fancy, self-worth and life satisfaction (Cahill, Giandrea & Quinn, 2005[11]; Cahill, et al, 2006[10]; Dingemans & Henkens, 2014)[22].

Delving into its nature, it can be gleaned that bridge employment has been defined invariably through the passage of time as any paid job involvement among retired persons already receiving monthly pension, or as a transition paid work involving retirees in a continuum between their career jobs and full-time leisure retirement. On the other hand, bridge jobs which retired persons engaged in are flexible, less demanding, require less responsibility and physical demand and may be classified as part-time, temporary, seasonal, and self-employment (Beehr & Bowling, 2013[7]; Feldman, 1994[25]; Ruhm, 1990a[67]; 1990b)[68]. This means bridge employment helps retired people augment their pension income, balance work and leisure, and makes them feel their self-importance in the family and the society.

As aging studies in relation to bridge employment continue to unfold (Schellenberg, et al, 2005; Wannell 2007a[81]; and Wannell, 2007b)[82], bridge employment phenomenon in Philippine perspective remains an intriguing issue to study. So, in order to explore its meaning in the lived experiences of the retired teachers ascribing the meaning in the essence of fancy and necessity attached to the concept of bridge employment, this phenomenological study was undertaken. I also surmised that there is an element of urgency to study this phenomenon in order to provide empirical evidence for policy makers to craft a policy encouraging public and private institutions to create programs that would provide bridge employment specifically for retired teachers.

Although there are studies on bridge employment, for example, examining predictors of dichotomies such as employment in career versus non-career jobs (Gobeski & Beehr, 2009[31]; Wang, Zhan, Liu & Shultz, 2008)[84], flexible but predictable versus contingent jobs (Mariappanadar, 2013)[51], and self-employed versus other-employed (Kerr & Armstrong-Stassen, 2011[42]; Zissimopoulos & Karoly, 2007[89]; 2009)[90] I hardly come across a study on it in the Philippines. Hence, this study may contribute to fill the gap of the research literature on bridge employment with retired teachers in focus.

1.1 Purpose Of The Study

The purpose of this phenomenological study is to describe the bridge employment of retired teachers in Davao Region and to ascribe meaning to their lived experiences in the context of “what” and “how” they experience the phenomenon on bridge employment in the essence of either fancy or necessity. Undeniably, more and more retired teachers are added in the list of retirees as baby

boomer generation babies approach the mandatory age retirement of 60 (SSS Guidebook, 2017) or 65 (GSIS Retirement Brochure, 2015) which list of baby boomers has started since 2006 until 2024. With this study providing empirical evidence, it is hoped that the Philippine government and private institutions may craft policies to provide bridge employment for retired teachers either along their career path or a different one tailored along their interests and capabilities as an aging worker.

1.2 Research Questions

1. What makes the retired teachers decide to take bridge employment? Is it for fancy or for necessity?
2. How do the retired teachers face the challenges and opportunities of bridge employment?
3. What insights can the retired teachers share to their colleagues and to the society in general?

1.3 Theoretical Lens

The activity and the continuity theories of aging were utilized in this study to help explain how retirees cope with changes in their lives from retirement into bridge employment. The Activity Theory of Aging, developed by Robert Havighurst assumes that the more active and involved elderly people are, the more satisfaction they derive from life will be (Connidis & Willson, 2011[15]; Moody, 2010)[56]. Hence, activity and involvement of elderly people can be provided for them if they engage in bridge employment. For example, some informants shared that after retirement, they still start their day at 4 a.m. as usual with such different activities to do as feeding animals, watering flower plants, attending to early store customers and other domestic chores.

Along a similar vein as activity theory, the Continuity Theory proposes that successful aging process takes place when elderly people sustain the lifestyle of their younger preretirement years (Atchley, 1989[3]; Feldman & Beehr, 2011; Moody, 2010). Both theories are exemplified by retired teachers involving themselves in bridge employment in the sense that the jobs keep them continually active as they go about the routines of their bridge jobs. Furthermore, their bridge jobs enable them to sustain their lifestyle of spending for their wants or going on seasonal vacation through the income they gain in bridge employment.

1.4 Significance Of The Study

Lingering issues on bridge employment have continued to prevail worldwide. These unthreshed issues form as basis for many studies about the retirement plans of organizational managers for their employees and their welfare. The employees on the other hand may benefit from retirement policy information given to them by the management at the start of their career job (Collinson, 2017[14]; Tulo & Gempes, 2016)[79].

1.5 Delimitations and Limitations

This study explores the phenomenon on bridge employment along the essence of either fancy or necessity, involving retired teachers in Davao Region, using phenomenology approach in qualitative research. Creswell (2013)[18] stipulated that the range of five to 25 informants already provides data saturation. In this study, the limited number of samples of at least 16 participants (10 for in-depth interview and six for focused group discussion), may provide results that rarely generalize to the population of retired teachers from which the 16 samples were drawn. Moreover, being a retiree myself, I may never be fully successful to bracket myself to avoid injecting personal ideas into the participants' responses. Furthermore, the range of the research questions may slightly draw out sufficient in-depth responses from the participants.

2. METHODOLOGY

2.1 Research Design

Phenomenology approach was utilized in this study because the study was built upon the data contained within the description of the lived experiences of the retired teachers who experienced the phenomenon bridge employment. Phenomenology is concerned with the study of human perception of events or phenomena from the actual happenings in the real world. It is reliving the experiences of the participants involved in the study and going deeper into their thoughts, identifying the essence of the experience as described by the participants, through in-depth interviews and focused group discussion (Campbell, 2011[13]; Creswell, 2007; Speziale& Carpenter, 2007; Willis, 2007).

Creswell (2009)[17] described phenomenology as a research strategy of inquiry in which the researcher identifies the essence of human experiences about a phenomenon as described by participants. The phenomenologists' purpose is to reduce individual experiences on the phenomenon to a universal essence as propagated by Creswell (2013). To achieve this purpose, the researcher collects data which are responses from what and how individuals experience the phenomenon and develops a common description of the essence of the experience for all informants (Strauss & Corbin, 1998; Moustakas, 1994; Creswell, 2013).

Moreover, Stones (1988)[72] posited that the operative word in phenomenological research is to describe as accurately as possible the phenomenon, refraining from any pre-conceived paradigms, but sticking glued to the facts. The phenomenologist is concerned with understanding social and psychological phenomena from the perspectives of informants. To achieve this audio-taped In-depth Interviews (IDI) and Focus Group Discussion (FGD) are methods used in extracting data from the informants of the study (Giorgi, 2009[30]; Mack,

Woodsong, Macqueen, Guest & Namey, 2005[48]; Willis, 2007)[85].

Furthermore, through a phenomenological reduction, the researcher simply reduced the realm from how it is perceived naturally, with all biases and judgment to a realm of pure phenomena (Moustakas, 1994[58]; Stones, 1988; Vandenberg, 1997)[80]. Thus, the essence of the phenomena was allowed to surface. In addition, the participants' own words were used throughout the process of data analysis and phenomenological description. The process of bracketing was employed throughout the course of the study to avoid inclusion of personal biases and researcher's preconceived ideas into the data. The phenomenological method was employed to examine and scrutinize the phenomena through the subjective eyes of the participants, focusing on subjectivity of reality and continually pointing out the need to understand how humans view themselves and the world around them, and on the process, the researcher set aside his personal experiences and opinion to fully grasp the experiences of the participants, identifying its essence (Guba & Lincoln, 2005[36]; Maxwell, 2005; Creswell, 2007; Tufford& Newman, 2010)[78].

Various authors advanced that the sources of qualitative data include interviews, observations and documents (Creswell, 2007; Giorgi, 2009[30]; Suter, 2012)[74]. They emphasized two ways of collecting data: the traditional face-to-face interview and the written account of the experience. In congruence to this, specific methods used in this study included in-depth interviews, focused group discussions and note-taking, giving much attention to details and importance of the emotional content to open up an array of human experiences of the subjects involved in the study. What one seeks from a research interview in phenomenological research is as complete a description as possible of the experience that a participant has lived through (Giorgi, 2009; Bailey, 1996)[4]. Hence, in order to describe and understand the lived experiences, the coping strategies and the insights of the retired teachers as they engaged in bridge employment, this phenomenological approach was employed.

2.2 Research Participants

In phenomenology, researchers may interview five to 25 participants who had experienced the same phenomenon to achieve the goal of representativeness and generalizability as a criterion, from a small number of research participants (Creswell, 2013[18]; Giorgi, 2009; Kvale&Brinkmann, 2009)[44]. Nevertheless, sample sizes of 10-15 are adequate, provided that participants are able to provide rich descriptions of the phenomena (Speziale& Carpenter, 2007)[71]. In addition, Hancock, Ockleford, and Windridge (2009) further stated that focus groups are considered to work quite well with six to 12 people.

In this study, purposive and snowball sampling was utilized to come up with the sufficient number of participants (Creswell, 2013). Purposive sampling was widely used and popular in qualitative research for the identification and selection of information-rich cases related to the phenomenon of interest (Palinkas, et al, 2015[61]; Patton, 1990; 2015)[63]. Thus, initially I opted to come up with ten informants for the In-depth Interview and six for the Focused Group Discussion, for a total of 16 which is well within the range of five to 25 participants as mentioned.

In choosing purposive samples in this study, the inclusion criteria was established and that they were: retired teachers from long term teaching job, 60 and above years old, with pension benefits from either SSS or GSIS, involved in bridge employment and are from Davao Region. These bridge jobs may be part time, temporary, or self-employed jobs. For saturation of the selection of participants I employed the snowball sampling as advanced by Creswell (2013) to choose at least 16 informants for this phenomenological study, six for Focused Group Discussion and the remaining 10 for the semi-structured face-to-face In-depth Interview in the natural setting venues. The 16 retired teachers were distributed as follows: four from Ma-a, six from Calinan, and seven from Compostela Valley. All places are within Davao Region. Excluded in this study, however, were the retired teachers below 60 years of age, even if they were engaged in bridge employment.

2.3 Data Collection

In gathering data, IDI, FGD and note-taking were utilized. Before hand, I made sure that my participants and key informants were available during the set time and place of interview. Qualitative data collection methods involved providing information useful to understand the processes behind observed results and assess changes in people's perceptions. In addition, it is necessary for a researcher to understand the nature of the research and the reason to conduct the study so it would be easier to introduce and request permission from the informants to conduct the study and involve them in the quest (Gill, Stewart Treasure & Chadwick, 2008; Patton, 2015[63]; Willis, 2007)[85].

In addition, having done the pre-requisites of data collection phase such as: questions internally and externally validated, protocol approved and subjected to ethical review and go-signal given, I asked permission to conduct the interview from the 16 identified participants. The participants were informed through the letter of communication and face-to-face encounter with them. Participants as mentioned by some authors (Bailey, 1996; Patton, 2015; Taylor & Francis, 2012; Willis, 2007) were given a chance to read the purpose of my study before the formal interview. Informed consent forms and written background information regarding my research were

given to prospective participants along with the demographic information form for my guide to assess if they qualify.

As a matter of procedure, data were collected through audio recordings of interviews and focused group discussion that happened in either a quiet coffee shop or in a quiet place that made possible clear recording of voices. This audio recording of the interview was transcribed verbatim and checked by the participants for confirmation if everything was taken as it is. Confidentiality as posited by Bricki and Green (2007)[9] was observed in all sessions and with all informants with my consistently addressing them by their pseudonyms to conceal their real identity. And, during interviews, I took notes of responses facial expressions, recorded observation comments, and wrote memo notes, procedures advanced by Creswell (2013) bracketing those ideas relative to my personal experience as a retired teacher myself. I needed also to be observant regarding openness of participants and level of distraction during interview. I asked also the help of an independent note-taker and together we could triangulate with another independent reader. As soon as each interview was done, I listened repeatedly to the audio taped responses and together with the memo notes during interview and field notes written immediately the following morning after the scheduled interview; then the raw data were transcribed and subsequently encoded.

In addition, after each recorded interview for both individual in-depth interview and focused group discussion, I encoded in the same sequence as the research questions, the responses in the computer word program formatted in tabular form leaving columnar space for the verbatim transcriptions of the translation in English. These transcriptions in English were subsequently audited or validated by an English expert to ensure high congruency and reliability of the transcription. Transcriptions were stored in my personally-pass worded computer files in both the desktop and personal email ad to avoid deletion due to computer file corruption and made ready for the data analysis.

2.4 Data Analysis

The method of analyzing data in this study was patterned after the method used in the work of Gempes (2008)[28]. This involves summarizing the mass of data collected and presenting the results in a way that communicates the most important features. Data was analyzed using a method which included data reduction, data display, conclusion drawing and verification, adding that qualitative content analysis is any qualitative data reduction and sense-making effort that takes a volume of qualitative material and attempts to identify core consistencies and meanings (Hancock, et al, 2009[37]; Zhang & Wildemuth, 2007)[88].

Initially in data analysis, data reduction is employed to get the abstraction of data from the transcriptions, deleting data, which are unimportant and transforming it into a comprehensible material, easily understood by many (Namey, Guest, Thairu & Johnson, 2007)[59].

As part and parcel of the process, the conceptual and emerging themes were interpreted with reference to the related literature on the subject in an attempt to explain, with a theory, the phenomenon being studied, by the researcher with the assistance of two independent readers and analysts who are experts in the field of study. Together, they form a triangulation team wherein each examined the data and compared individual findings to obtain a deeper and broader understanding of how each investigator viewed the issue. Triangulation is used to ensure the validity of the data by using more than one person to collect the data, thereby increasing its reliability (Speziale & Carpenter, 2007)[71]. In addition, if the study was replicated in another venue utilizing different informants but bringing out same categorical themes, then the researcher would be confident that the result of the research study was reliable.

2.5 Trustworthiness

To establish the trustworthiness of the study, four components, namely: credibility, conformability, transferability and dependability were considered as advanced by Lincoln and Guba (2013).

To ensure the credibility of my study, rigor was properly observed during the data collection especially during the interviews, wherein everything was based on factual data, obtained directly from the participants.

To address the conformability of my study, I bracketed my personal opinions, assumptions and judgments as a retiree myself in order to guard against distortion of data. The use of audio-taped interviews, note-taking and journals are avenues of ensuring conformability. I conducted the study with as little interference as possible like conducting the interviews in quiet comfortable places for clear recording in order to gain the true picture of the personal experiences of the participants. I used the bracketing approach (Tufford & Newman, 2010) as part of my methodology to suspend personal bias.

To address transferability, I provided a detailed description of the research substance and the assumptions central to the research and employed transparency as much as possible. Rich and thick descriptions were provided, so that the person who wishes to "transfer" the results to a different setting can determine how congruent the transfer is (Suter, 2012).

To establish the dependability of my study, I employed consistency during the data collection and analysis via the code-recode system during data reduction and peer evaluation and investigator triangulation of the data. Moreover, dependability is enhanced by such qualitative strategies as audit trails, rich documentation, and

triangulation and also by traditional methods such as inter-coder or inter-observer agreement and code-recode consistency using the same human instrument which I employed as parcels of my methodology package (Suter, 2012[74]; Sinkovics, Penz & Ghauri, 2008)[70].

2.6 Ethical Considerations

Ethical principles as described by Mack, et al, (2005) included such principles as: respect for persons, beneficence, justice, consent and confidentiality and were justifiably followed in this study. Respect for persons necessitates a commitment from the researcher to protect participants from exploitation of their weakness.

To minimize the risks of exposure that may come to the participants, keeping the identity of the interviewee in relation to the information shared was done by using pseudonyms to address them. Participants were protected at all times so data or files of information in notebooks were locked safely in cabinets or stored in password-protected computer files (Bloom & Crabtree, 2006; Bricki & Green, 2007; Mack, et al, 2005).

For ethical considerations, confidentiality of the results and anonymity of the informants' identities was observed by using a coding system. Part of the briefing of the participants was the information (Maree & Van der Westhuizen, 2007)[50] that all database linked to them (i.e. digital voice recorders, typed transcripts, field notes, and other related materials) would be destroyed after the completion of the analysis.

To abide with the standards of research ethics, I sought first the approval of the University of Mindanao Ethics Review Committee (UMERC) before the conduct of the interview questions to the participants. This is evident with the compliance certificate issued from the said body.

3. RESULTS AND DISCUSSION

3.1 What Makes The Retired Teachers Take Bridge Employment? Is It For Fancy Or Necessity?

There were five essential themes that emerged as responses to research question one. As indicated in Table 1, the themes were grouped into Fancy and Necessity. The themes were: *passion for the profession, pleasure and satisfaction, ease and simplicity, and need to be relevant and of service*. For necessity, the lone theme was *financial security*.

3.1.1 Passion for the Profession

Passion for the profession was the first fancy theme that emerged. Retired teacher participants took bridge teaching employment for fancy, that is, to express passion for the teaching profession. Some disclosed that teaching was embedded in their system. Others expressed their love for teaching which must find avenues into bridge teaching. They were the teachers who enjoyed teaching and regretted the time they had to retire at mandatory age. They communicated their passion to teaching as revealed

by their ideas about teaching as a calling, as a part of their system, as beacon to continue teaching, and a deliverance from stagnancy career wise. It could be surmised from their responses that these retired teachers had rooted commitment to teaching profession. Moreover, it could be gleaned from their responses that they had motivating and inspiring teaching job in a supportive environment. This

result was in congruence to the research findings of Gobeski and Beehr (2009), Jones and McIntosh (2010)[41] and Zhan, Wang, and Yao (2013)[87] that retirees who had intrinsically motivating career jobs were more likely to take a bridge job in the same field than to fully retire and that career commitment predicted career-based bridge employment decisions.

Table 1: Essential Themes and Thematic Statements on What Makes Retired Teachers Take Bridge Employment

Essential Themes	Thematic Statements
Financial security (NECESSITY)	My pension is not enough for our needs and expenses
	Need additional income for our daily upkeep.
	I and husband got ill; need the income for our maintenance
	As source of added income to support my grandchildren
	It helped not only my family but also workers in the farm.
	Pension is meagre; need additional income to pay bills
	I still have three dependents; children of daughter who is epileptic.
	Pension is not enough for food, electric bills and medicines.
	Monthly honorarium helps; augments pension
	I need to invest my retirement money for additional income
Passion for the profession (FANCY)	The call of teaching is forever; it is part of my system.
	Teaching is my passion, so, it is good to be able to continue.
	If you are a teacher the desire to teach always beckons.
	I want to be with students; it is very rewarding.
	To be in the academe gives me contentment and happiness.
	I enjoy every moment that I am in the school.
	I don't want to feel stagnant career-wise.
Pleasure and satisfaction (FANCY)	Gives me opportunity to gain more friends; meet people
	It makes me enjoy my present life; avoid boredom
	I just enjoy life while waiting for the Lord.
	Just to make myself busy and still productive; not get bored.
	It makes me feel young; keeps the adrenaline flowing
	To avoid wasting my retirement just gallivanting with friends
	Chance to meet with contemporaries and reconnect.
	I engage in business as pastime.
Ease and simplicity (FANCY)	Less or no pressure compared to full time employment
	In part time (teaching) the burden of work is lighter.
	Consultancy work is not that difficult, demanding and time-consuming,
	I report in school once a month only or if presence is necessary.
	Does not require much of my time, I report only during my classes.
	Given small class size which means less discipline concern
	We have more time to socialize, to eat out together.
Need to be relevant and of service (FANCY)	I want to help and share my knowledge and abilities.
	My way of giving back what I have learned from the service.
	I want to prove I am still capable of doing significant things.
	I want to show I can still be productive.
	I have still so much to give.

3.1.2 *Pleasure and Satisfaction*

Pleasure and satisfaction was another emergent fancy theme as reason why retired teachers took bridge employment. The retired teachers shared that their bridge jobs was a source of joy, contentment and happiness, provided them opportunity to meet different people and gain new friends, enjoy life and avoid boredom, keep them busy and productive, make them feel young and adrenalin active, meet contemporaries and reconnect, and make time worthwhile. This result was in accord with the study of Topa, Moriano, Depolo, Alcover, and Morales (2009)[77] that retired people found pleasure and satisfaction from their bridge jobs. In addition, Maslow (1954) listed higher levels of needs above physiological ones. People need to be loved, to belong, and to have self-esteem and fulfilment of other socio-psychological needs (Mendoza, Gempes, &Atienzar, 2016)[54].

Moreover, their shared experiences of having opportunity to meet different people, gain new friends, and reconnect with contemporaries were anchored on social identity theory as posited by Desmette and Gaillard (2008)[21] which theory emphasizes positive effect of social roles on one's own self-image for as long as the people perceive a group with the same vibration as theirs, the more likely they want to be attached with that group.

On another vein, the loss of social contact with their colleagues, students and other academic personalities brought about by their retirement moved the retired teachers to find bridge jobs that would enable them to refurbish circle of friends as explained by the COR theory of Hobfall (2002). In addition, the bridge work provided retired teachers stress reduction, life satisfaction or retirement adjustment as confirmed by the research findings of Dendinger, Adams, and Jacobson (2005)[20], Dingemans and Henkens, (2014) and Quinn, (2010).

3.1.3 *Ease and Simplicity*

Ease and simplicity is another emergent fancy theme. Ease and simplicity of bridge jobs lured retired pensioners to take on bridge employment. The retired teachers disclosed that their bridge employment. The retired teachers disclosed that their bridge jobs aside from augmenting their pension, provided them less or no pressure, lighter burden of work, less difficult, less demanding and less time consuming, less class discipline needed, less frequent necessary presence or reporting for duty, and more time to socialize. This confirmed the findings of Adams and Rau (2004)[1] that flexible work schedules positively influenced attraction to the organization and its job's perimeter. Furthermore, the disengagement theory of aging developed by Cumming and Henry (1961) and used as theoretical lens by Dendinger, et al, (2005)[20] and partly explained that as much as possible, retirees would like to detach from stressful situations.

3.1.4 *Need to be Relevant and of Service*

Participants shared on their common felt need to be relevant and of service, fourth and last fancy theme. They

divulged their desires to help, to share their knowledge and abilities, to prove their capability of doing significant things, to show they were still productive and still have so much to give. These clustered statements conform to the generative theory of Mor-barak (1995) that catered to the idea that older people are motivated to give and exemplify values and work ethics to the next generation. In addition to this, Mor-barak found out that older adults, in this case, retirees sought bridge employment to show their contribution to society and younger generations. Furthermore, the abovementioned categorical responses conformed to the fulfilment of the self-realization needs as proposed and established by Maslow (1954) and confirmed by the research findings of various authors (Erdogan, Bauer, Peiro, and Truxillo, 2011[24]; Gempes, 2014; &Jahoda, 1997) that work or job brings fulfilment of self-realization needs.

3.1.5 *Financial Security*

Financial security was the only theme for necessity of bridge employment to address basic needs such as food, payment of bills, education, and health maintenance. Take for example the case of Emmy (not her real name). She shared that when she retired at a mandatory age of 65, most of her retirement package was used to pay accrued loans, and the remaining amount was used to start a piggery business to help put food on the table for her family. She disclosed that shortly after her retirement, her epileptic daughter came back to her home bloodied from husband's battering, tagging along her three children. Her daughter had no job so she took on the responsibilities of providing them with food, medicine and education for the kids. She said that life was always difficult with meagre pension so she really needed extra income.

Her story blended with Cathy's (not her real name) when she said she needed extra income to augment her pension. She said she also paid all loans from her retirement benefits, finished constructing her house, and finished sending last two children to college.

The abovementioned life experiences were confirmed by the sharing of the other five participants with common reason that pension was not enough for their daily needs and expenses, health maintenance, payment for bills, support for the family and farm workers (IDI-C). These experiences exemplified the theory Conservation of Resources (COR) model advanced by Hobfall (2002)[39] that considers the loss associated with retirement. This loss included loss of stable finance. Moreover, difficult financial adjustment to retirement may push still able retirees to take bridge jobs, and delay full time retirement. Furthermore, the hierarchy of human needs of Maslow (1954) listed at the lowest level physiological needs of man that needed to be satisfied, that is, the need for food, shelter, clothing and other basic needs. These needs finds partial fulfillment through bridge work and the finance it brings as confirmed by research finding of Feldman and Ng (2013) that finance is a manifest function of work.

3.2 How Do The Retired Teachers Face The Challenges And The Opportunities Of Bridge Employment?

Table 2 depicts the essential themes that emerged from data thematic analysis based on the statements of the participants as regards to their ways of facing the

challenges posed by their bridge employment. Based on data thematic analysis these themes were *making it simple and uncomplicated, planning and preparation, updating and relearning, being pliant and flexible, resourcefulness and creativity, and family assistance and support.*

Table 2: Essential Themes and Thematic Statements on How Retired Teachers Face the Challenges and Opportunities of Bridge Employment

Essential Themes	Thematic Statements
Making it simple and uncomplicated	I accept few teaching loads only.
	I asked to be assigned in the first-floor classrooms only.
	I requested for a lighter teaching load.
	I only sell products which are in-demand.
	I choose products that can be sold easily.
	I did not entertain creditors in my business.
Planning and preparation	I prepared myself to take the risks in my business.
	I had plans laid and carried out on how to run small business
	I made preparations: course syllabi, lesson plans, etc.
	I prepared the budget, made plans
	I attended seminars and trainings conducted by the TESDA
	I attended seminars sponsored by Department of Agriculture
Updating and relearning	I updated myself with new changes and developments.
	I learned how to deal with 21 st century learners.
	I studied the previous and current situation of the school.
	I endeavored to know practices and culture of new schools.
	I did research to get sufficient information about the school
	I took advance research from the internet for my lessons.
	Sought assistance of younger teachers on dealing with young learners.
	I asked full-time teachers on the current trends in education.
Being pliant and flexible	Accept openly and w/ resignation whatever situation comes.
	I ignored negativity; tried to be positive and optimistic.
	I took things in stride.
	I just held my breath; submit patiently to certain situations.
	I kept making adjustments as needed.
Resourcefulness and creativity	I marketed learning center well to attract parents/enrollees.
	I borrowed from money lenders for business capital.
	I used retirement benefits to start my small business.
	I consulted friends who are in business.
	Wife and I personally managed the business hand in hand.
	Met and interacted with different A1 customers.
	Ensured saving to have ready money to replenish stocks.
	Constant focused monitoring and hands-on management.
	Banked on previous experiences/learning as principal
Family assistance and support	I sought assistance from my daughter.
	Borrowed capital from our eldest son.
	I asked help of children/family in running the business.

3.2.1 Making it Simple and Uncomplicated

Making it simple and uncomplicated is the first emergent theme for coping strategies. Participants shared that in

choosing their bridge employment they made sure they could tailor their job situation to their comfort as they shared: accept few teaching loads only; asked to be

assigned in the first-floor classrooms only; requested for a lighter teaching load; only sell products which are in-demand; choose products easily sold; not entertain creditors in business. This result exemplified the Person-Environment Fit theory (Edwards, 1991) which catered the idea that a person fits the job the environment provided. Fitting themselves to the job entails making them comfortable while performing their job. To some extent, this also has some bearing with the disengagement theory which presumes detachment from and avoidance of complicated and stressful situations by elderly people, theory developed by Cumming, Dean, Newell and McCaffrey (1960) and utilized in the researches of Gobeski and Beehr (2009)[31], Maestas (2010)[49], Olmedo and Gempes, 2016[60], and Wang, et al, (2008)[84].

3.2.2 *Planning and Preparation*

Planning and preparation occupies the next random spot of the emerging theme for coping efforts of the retired teachers. The participants shared that they planned and prepared for their bridge jobs to the extent of attending seminar and training, as they prepared themselves to take the risks in business; had plans laid and carried out on how to run small business, made course syllabi, made lesson plans, prepared the budget, attended seminars and trainings.

New line of work entails new roles that need preparation and planning. However, work along career pathways needs updating and relearning which still needs planning and preparation economically, psychologically and emotionally. This conforms to role theory of Ashforth (2001)[2] and person-environment fit theory of Edwards (1991) which caters that a person is fit for the job the environment offers. Built in with this fitness theory is the preparedness of the person to perform the role his job offers along the physical, social, intellectual and emotional dimensions. This would entail developmental training, retraining, and acquiring new skills needed in the performance of one's bridge job as recommended by Collinson (2017)[14].

3.2.3 *Updating and Relearning*

As the saying goes, "As we grow older, we get rusty from no use", so our senior citizen retired teachers claimed they needed updating and relearning as they shared that: they updated with new changes and developments; learned how to deal with 21st century learners (Mendoza, Gempes, &Atienzar, 2016); studied the previous and current situation of the school; endeavoured to know practices and culture of new school; did research to get sufficient information about the school; took advance research from the internet; sought assistance of younger teachers on dealing with young learners; and asked full-time teachers on the current trends in education. Again, this theme further exemplified the person-environment theory of Edwards (1991) because one cannot deliver a good service if he does not have the skills or as the saying

goes, "you cannot give what you do not have". The aforementioned coping efforts were in congruence to the recommendation of Collinson (2017)[14] in a survey made by the Transamerica Center of Retirement Studies which stated among others, "keeping job skills up to date, staying current on employment trends and marketplace needs, and even going back to school to learn new skills". and flexibility strategies, as emergent theme, were employed by the participants as ways of facing the challenges brought about by their bridge jobs. Specifically, in their words they shared: Accept openly and resignedly whatever situation comes; ignored negativity; tried to be positive and optimistic; took things in stride; submitted patiently to certain situations; kept making adjustments as needed. Retired teachers are considered elderly senior citizens and therefore endowed with wisdom and other virtues that come with age. These virtues may include patience, understanding of the situation, accepting things they cannot change, and making adjustments when situation demands. Their replies conformed to the social learning theory advanced by Jahoda (1997)[40], Mitchell and Krumboltz (1996)[55] and Mor-barak, (1995) which contended that socio-psychological learnings are developed by the older people over time.

3.2.4 *Resourcefulness and Creativity*

Resourcefulness and creativity shares a spot in the list of emergent themes for coping mechanisms as participants shared different ways of being resourceful and being creative. Their strategies included: marketing, borrowing money for capital, using retirement benefit for capital, consulting friends regarding business, utilizing hands-on management, and having purposeful savings. The preceding coping ways of the participants describing their being resourceful and creative conformed to the Social Cognitive Theory advanced by Bandura (2002) which contends that people are agentic maneuvers in their life course in such agentic activities as proaction, creativity, and self-appraisal to mention a few.

3.2.5 *Be Pliant and Flexible*

Pliant and flexibility strategies, as emergent theme, were employed by the participants as ways of facing the challenges brought about by their bridge jobs. Specifically, in their words they shared: Accept openly and resignedly whatever situation comes; ignored negativity; tried to be positive and optimistic; took things in stride; submitted patiently to certain situations; kept making adjustments as needed. Retired teachers are considered elderly senior citizens and therefore endowed with wisdom and other virtues that come with age. These virtues may include patience, understanding of the situation, accepting things they cannot change, and making adjustments when situation demands. Their replies conformed to the social learning theory advanced by Jahoda (1997)[40], Mitchell and Krumboltz (1996) and Mor-barak, (1995)[57] which contended that socio-

psychological learnings are developed by the older people over time.

3.2.6 Family Assistance and Support

Family assistance and support occupies the last spot of the emergent themes for coping ways of the retired teacher participants in confronting the challenges of their bridge employment. The informants' responses included: seeking assistance from daughter; borrowing capital from eldest son; asking help of children/family in running the business; enlisting full cooperation of family and farm laborers. Their responses were quite expected from them since Filipino families are known to have strong family ties with values of cooperation and solidarity through thick and thin.

This coping strategy helped the elderly to avoid anxiety and depression as confirmed by medical research findings advanced by Roohafza, Afshar, Kesteli, Taslimi and Adibi (2014)[66], Thoits (1986) and Latack, Kinicki and Prussia (1995)[47] which concluded that family assistance and support are protective factors of depression and anxiety.

3.3 What Insights Can The Retired Teachers Share To Their Colleagues And To The Society In General?

The thematic analysis of data derived four essential themes from the categorical statements of insights from the participants were shown in Table 3, namely: *be astute and prudent, retirement is just a phase and not the end, retirees long for meaning and significance, and celebrate life and move on.*

3.3.1 Be Financially Astute and Prudent

Seven participants emphasized that saving and investing for the future was a must for everyone old and young. They shared that saving is a must for all, regardless of age; saving for the rainy day, putting something aside for future; for those retiring, invest, save, prepare for the future; invest in your future, save for your retirement; plan on what to do with your retirement benefit; use retirement money judiciously, spend pension wisely; plan and spend your retirement wisely; do not spend more than your pension or your earnings; leave an amount for yourself in case of emergency, and augment income.

The aforementioned statements were anchored on the Conservation of Resources or COR (Hobfall, 2002)[39] theory in a positive way. If we have little amount set aside as saving from monthly salary, this amount could serve as a financial nest egg when retirement comes in due time. Nevertheless, Transamerica Retirement Survey supported the above insight in the recommendation verbalized by Collinson (2017) which stated among others "Save for retirement. Start saving as early as possible and save consistently over time and to avoid taking loans and early withdrawals from retirement accounts" and which was earlier advanced by Goodman, Schlossberg and Anderson (2006).

3.3.2 Retirement is just a Phase; not the End

For some participants retirement is just a phase never the end of professional life. In their own words, they shared their insights: being a teacher seldom ends upon retirement; my bridge teaching is supplemental to my profession; the fire to teach just keeps burning; teaching career does not end when one retires; teaching is a life-long career as long as one lives; we can still be productive even if we are senior citizens; we must keep the passion to teach even after retirement.

The aforementioned statements were aligned with the continuity theory of aging proposed by Atchley (1989)[3] and utilized by Moody (2010) since the elderly people continued their life passion of their preretirement years. Moreover, the concept of retirement being a phase in life is consistent with the operationalized definition of retirement by Beehr and Bowling (2013)[7].

3.3.3 Retirees long for Meaning and Significance

Adjustment to a retired life is a difficult process to go through but more so if society makes the retirees feel they are no longer needed. The participants shared their thoughts, hopes and longings in words that conveyed: hardly made to feel unwanted in the community; not to lose self-worth even when already old; never to lose hope; be given a chance to work and earn. What the participants voiced were their deepest longing to satisfy higher level needs as proposed by Maslow (1954) which included, physiological needs, safety and security, love and belongingness, self-esteem and self-actualization needs. Moreover, older workers tend to satisfy the self-related needs for esteem and self-worth, the needs for social interaction and belongingness, and the generativity needs to mentor younger generation. Along this vein, the desire to continue to work and earn exemplified also the activity and continuity theories of aging, ideas advanced by Mor-Barak (1995), Connidis and Willson (2011) and Moody (2010)[56].

3.3.4 Celebrate Life and Move On

Participants shared their deep seated values of patience, perseverance and the joys life of retirement had to offer. They shared insights to have patience and perseverance to move on after retirement; that as drivers of lifeboat, to drive with a positive mind; to be rich in soul; to enjoy life with family members; not worry about brothers and sisters' concerns; must maintain healthy lifestyle, have a regular medical check-up; love oneself, travel, enjoy life. Their statements conformed to the natural law of life preservation to take care of body and soul. Moreover, Kerr and Armstrong-Stassen (2011), Quinn (2010)[65] and Wang, et al, (2008) confirmed that health and bridge employment have linear relationship; thus, implying bridge job necessitates a healthy lifestyle and all the connotations attached therein, like always celebrate life, move on and be grateful.

4. IMPLICATIONS FOR PRACTICE

This study provided me new realizations on retirement and bridge employment. The reasons behind engaging bridge employment among the 16 retired teachers produced four themes under fancy such as: passion for the profession, pleasure and satisfaction, ease and simplicity, and need to be relevant and of service. Only one theme emerged for necessity and this is financial security. The

four themes that emerged under fancy categorically implies that a few retired teachers engaged in bridge employment not because of dire basic necessity (Gobeski and Beehr, 2009; Zhan, et al, 2013). It is rather more of a passion for teaching for those engaged in bridge teaching job. This has implication to younger teachers that when they retire they will still work because it runs in their system.

Table 3: Essential Themes and Thematic Statements on Insights that Retired Teachers can Share to their Colleagues and to Society in General

Essential Themes	Thematic Statements
Be financially astute and prudent.	Always set aside something for yourself; augment income.
	Plan and spend your retirement money wisely.
	Invest in your future; save for your retirement.
	Saving is a must for all of us regardless of age.
	Plan on what to do with your retirement benefit.
	Do not spend more than your pension or more than earnings.
	Always save for the rainy day; put something aside for future
	Use retirement money judiciously; spend pension wisely.
	For those retiring; invest, save, prepare for the future
	Leave an amount for yourself in case of emergency.
Retirement is just a phase; not the end.	We can still be productive even if we are senior citizens.
	Teaching career does not end when one retires.
	Teaching is a life-long career as long as one lives.
	We must keep the passion to teach even after retirement.
	Being a teacher does not end upon retirement.
	The fire to teach just keeps burning.
	My bridge teaching is supplemental to my profession.
Retirees long for meaning and significance.	Retired teachers should be given a chance to work and earn.
	We hope that government can give us slot to teach.
	Government should provide profitable bridge-job to retirees.
	Schools should have provision for part-time work of retirees.
	We should not be made to feel unwanted in the community.
	Teachers who plan to retire should not lose hope.
	We must not lose our self-worth even we're old and retirees.
Celebrate life and move on!	We must enjoy our life to the fullest with our family members.
	We may not be rich with money but rich in our soul.
	Have patience & perseverance to move on after retirement.
	Retirees should not forget to look after own well-being.
	Maintain healthy lifestyle; have a regular medical check-up.
	Do not worry about your brothers and sisters; they are not your look-out.
	We are drivers of our lifeboat; drive with a positive mind.

Love yourself; travel, enjoy life.

Hence, they have to be healthy to do the task despite their age. This calls for adoption of healthy lifestyle at an early stage of their teaching career (Griffin & Hesketh, 2008[34]; Quinn, 2010).

In view of the foregoing results, the activity and the continuity theories of aging (Connidis & Willson, 2011; Moody, 2010)[56] are presumed to provide keys to happy and fulfilling aging years. Hence, inspired by this knowledge, teachers may be motivated to continue to actively engage in productive and life-meaningful activities after retirement and may pursue these activities either along same career path or in other pathways. Their motivation may have some bearing with their organizational commitment or career job satisfaction. This has some implication for organization and education managers to plan and prepare retirement policies and institute information dissemination of these to their constituents as early as possible in their career employment. Education managers, on the other hand, may encourage their teachers to save financially as early as possible as recommended by Collinson (2017).

In another perspective, six themes emerged as coping strategies employed by the retired teachers. These are: making the job simple and uncomplicated, planning and preparation, updating and relearning, being pliant and flexible, being resourceful and creative, and seeking family assistance and support. The themes collectively implies that the retired teachers had adjusted harmoniously into the transition from retirement to bridge employment. Explicitly, the themes updating and relearning, and seeking family assistance and support imply that the retired teachers manifested the virtue of humility to accept that they needed updating and relearning, and family assistance and support. The rest of the themes further implies that the retired teachers had assimilated socio-psychological learnings over their lifetime (Mitchell & Krumboltz, 1996)[55]. The themes have further implication for younger teachers that if ever they will engage in bridge employment, they may need to be maneuvers in their life course in such agentic activities as proaction, creativity, and self-appraisal. This calls also for the adoption of core values developed as they grow older over time (Bandura, 2002; Barnes-Farrell, 2003).

Finally, in another pivoted view, four essential themes on the insights shared by the retired teachers to their colleagues and the society in general, emerged, namely; be financially astute and prudent, internalize that retirement is just a phase in life, long for life's meaning and significance, and celebrate life and move on!. The themes comprehensively imply the urgency of the need for the young teachers to prepare for their retirement, even if in their vision, it still looms in the far horizon of their life's landscape. This has implication for young teachers that when they reach the retirement phase in their

lives, they may have prepared better than some of their predecessors in the academe. This calls for the young teachers to be prudent, to save and invest for the future, to be content and happy, and to adopt holistically a healthy lifestyle as early as possible to avoid psychological and medical complications in later life (Beehr & Bowling, 2013[7]; Collinson, 2017; Maslow, 1954).

On a similar vein, the insights imparted by the retired teachers may provide impetus to the incoming retirees to radically change their lifestyle: stop accruing debts, start saving for life of retirement, have comprehensive plan for their retirement benefits, pay attention to their health in order to be better prepared than those who retired earlier.

5. IMPLICATIONS FOR FUTURE RESEARCH

Unlike quantitative research methodology, qualitative researches do not generalize results to the population from which samples are taken (Creswell, 2013). Although related studies had been done mostly in other countries as previously mentioned, I cannot find such in my net searches in Philippine context. Hence, to fill up the knowledge gaps, future researchers may replicate this study in another setting, using different samples to validate the transferability of the results. Moreover, future researchers may pursue similar studies utilizing other qualitative approaches such as case studies, ethnography, and grounded theory to find out if similar themes emerged. Furthermore, in the absence of complete profile of retired teachers in the whole country, it is very difficult to find samples large enough to qualify representativeness for quantitative approach of research. Hence, future researcher may choose profiling of retired teachers which profile is accessible in the internet search. Once such profile is made readily available, future researchers may conduct study on bridge employment of retired teachers utilizing quantitative approach on such topics, for example, as predictors and outcomes of bridge employment.

6. CONCLUDING REMARKS

What I learned from this study was the discovery of the participants' thoughts, feelings, and deep-seated longing for life-giving activities be it social, economic or domestic. It is notable that despite their age, retired teachers remain economically productive and generative even after retirement. Moreover, adeptly adopting active coping mechanisms, retired teachers manifest resilience in overcoming trials and difficulties in life. Furthermore, with hard-earned learnings of life's realities, retired teachers generously share from their experiences wisdom, hope and faith to their colleagues in particular and to the society in general.

Finally, as a retired teacher myself, I also came to the realization that after my struggle to finish this doctoral degree I would like to go back to teaching even if it is only for part time because it is definitely good for my body, mind and spirit.

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