

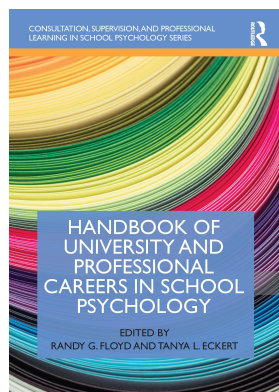
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8 Succeeding During Retirement from University Settings

Sarah A. Fefer, Amanda M. Marcotte, William J. Matthews, and John M. Hintze

Retirement is often viewed as a welcomed respite after decades of commitment to work. We envision turning off alarm clocks, spending time on hobbies and past-times we love, and living at a more leisurely pace. But retirement is a process that surrounds a major life transition point, which often entails intentional forethought and planning and is commonly accompanied by anxieties and stress in anticipation of the unknown. Merriam-Webster (2020) defined retirement as the act of a “withdrawal from one’s position or occupation or from active working life.” However, the act of retiring is not a passive one; rather, it is an active transition process that entails planning for all life’s resources, including financial planning, goal setting, and reallocation of time and effort. As school psychologists have shaped their careers around actively engaging in the problem-solving process and critically examining their use of time as a resource in that model, it is reasonable to predict that faculty members enter this transition phase actively, with similar goals and purpose to those that guided their full-time academic professions.

The most recent National Association of School Psychologists (NASP) demographic survey data presented by Walcott and Hyson (2018) reported the average age of school psychologists decreased since the previous NASP survey from 2012, stopping the once increasing trend often referred to as the “graying of the profession” (Curtis, Hunley, & Grier, 2004). A younger profession inversely means that we have recently experienced a large proportion of retirements in the field of school psychology, within both school and university settings. However, only 7% of the NASP survey respondents were school psychology faculty members, and retirement considerations may be unique in higher education settings. Data outside of school psychology suggest that there is no longer a standard age when people leave their academic careers and that many choose to continue to work into their 70s (Baldwin, Belin, & Say, 2018). Despite an individual’s age or stage of career, it is common to consider what retirement from one’s career may look like because we know that retirement is not a discrete event and requires advanced planning. Developmental models of retirement that we will describe indicate that early stages of the process of imagining and planning for retirement begin between 5 and 10 years prior to leaving full-time employment. Therefore, this chapter is timely for our colleagues and for our profession.

There is a push to attend more closely to academic retirement because the process is more complex than ever, with more individual faculty discretion on when and how they will leave the workforce. While most other fields experienced the end of mandatory retirement at age 65 in 1986, mandatory retirement policies for professors persisted until 1994 (Baldwin et al., 2018). Since then, there has been an increasing average age among academics and large variability in retirement options within university settings. The result is faculty members choosing to maintain full-time employment into their 70s, negotiating phased retirement to support their transition, and maintaining career engagement to extend their careers.

We embarked in writing this chapter with specific questions at hand: (1) How do faculty, who have committed themselves to research and professional training in the field of school psychology, experience the process of retirement?; (2) What domains are faculty considering in

their retirement decision-making and adjustment?; and (3) How do they think about retirement and plan for it throughout their careers? To explore these questions, we looked to the general research on retirement that is often considered by financial advisors to provide structures for their consultative work (e.g., Ameriprise Financial, 2006), and we explored theories of lifespan development and happiness from the field of psychology (e.g., Wang & Shi, 2014). Our goals for this chapter are to discuss the activities that lead to fulfilling and engaging retirement, domains that influence decision-making for retired school psychology faculty members, as well as strategies that can be used to enhance the satisfaction and success experienced at this career stage. In doing so, we will present information we discovered about the phases of retirement and the transitions in place, time, relationships, identities, and priorities that those transitions entail as well as offer strategies to plan for well-being in retirement.

To inform this chapter, we interviewed eight school psychology professors (three women, five men; age range 59–80) who were currently retired (five) or approaching retirement (three, including one who was in a phased retirement plan and two in initial planning phases). We sought to (a) better understand their current thinking about retirement and their process of retirement decision-making through retirement transition and adjustment and (b) gain insight into their priorities, identities, and activities related to retirement. Interviews included a set of 16 standard questions created collaboratively by our multi-generation author team based on available retirement literature and resources, conversations about our own experiences, and questions related to our current or eventual retirements. We asked about ecological spheres of influence, stages, and advice or suggestions. Each rich and enjoyable 1-hour interview included new stories, strategies, and insights that have left a lasting impression on us. We have included summaries and direct quotes from our interviews throughout the remaining sections of this chapter and have related their insights to what we have learned from the broader retirement literature. This may be the first documentation of the retirement process among professors of school psychology, and we have highlighted themes and noted specific recommendations in order to inform the successful retirement decision-making for other school psychologists working in university settings.

Retirement Is a Process Not an Event

Schlossberg (2004) described retirement as a complex series of transitions that involves changes in place, time, relationships, personal identities, and priorities. These transitions occur across three general phases of our lives: the pre-retirement phases when individuals are fully employed, the discrete period of transition out of full-time employment, and the post-retirement phases. During each of these phases, individuals engage in a complex “process of restructuring a life” (Schlossberg, 2004, p. 13) that includes changes to the places where retirees will spend their time; how they will choose to use their time; what relationships they will build, rebuild, or continue to cultivate; how they view themselves and their evolving identities; and shifting priorities that are prompted by these choices and spur future choices. To more closely examine how complex these phases truly are, we will explore how they have been described and how individuals may establish expectations for retirement.

In 2006, Ameriprise sponsored a study in which they polled approximately 2,000 people between the ages of 40 and 74 years. Their findings summarized five emotional phases of retirement, which included two pre-retirement phases, one transition phase, and two post-retirement phases. Phase 1 is the “imagination” phase, where mid-career professionals begin to envision the possible lifestyles they will have in their retirement and begin to prepare financially. During Phase 1, people prioritize a large proportion of their time in their workplace. Their colleagues play an important role in their relationships, and their personal identities and priorities are related to their professional goals. In the case of school psychology faculty, we predict that

they see themselves as teachers, trainers and mentors, scholars and researchers, and emerging leaders in their areas of expertise, with goals and priorities aligned to the production of knowledge that will benefit our fields and secure their careers. Retirement is a distant reality, with some thoughts around a long-term financial plan, but the idea of retirement is just a figment of imagination.

Phase 2 is the “anticipation” phase and occurs approximately 5 years prior to a planned retirement transition. During Phase 2, people are actively predicting and planning for their financial needs during retirement and planning the ways they might transition from full-time work. Professionals often consider the possibilities of including work they love and their personal hobbies and adventures into their post-retirement lives, and they frequently worry about how their identity may shift if they were to cease work altogether. During this pre-retirement phase, people continue to spend large proportions of their time in their workplace. Yet the relationships where they devote their time shift from colleagues to family relationships, often including adult children, their grandchildren, and close personal friends with whom they intend to maintain for their lifetimes. In this same way, their personal identities and priorities begin to integrate hobbies and favorite leisure activities in preparation for their approaching retirement. For school psychology faculty, we predict a shift in the roles taken within their academic communities, such as mentoring younger colleagues to take over their leadership roles, preparing their centers to become sustainable in their absence, or to working with research teams who can complete projects in the coming years. They may also welcome more time away from their work to devote more time to family, travel, and hobbies. As many school psychology faculty enjoy their work, they envision that the transition to retirement will continue to include some of the professional activities they engaged in throughout their careers, such as writing, service, and teaching.

Many people who study retirement phases report that there is a very short phase immediately following the transition from full-time employment to retirement that has been described as the “liberation” phase. Others call this the “honeymoon phase” when retirees prioritize all the plans they wanted to do in retirement. Often, retirees will embark on a long-awaited trip or adventure, indulge in favorite hobbies, or make many plans to reunite with friends and family who have eagerly awaited free time to gather and reconnect. You can see place and time shift dramatically during this phase, where the retirees no longer spend their time in a workplace. Primary relationships include family and neighbors and people the retiree chooses to interact with rather than workplace colleagues. Now, the individual includes “retiree” as a part of their identity.

A transitional phase during which people experience disenchantment often follows the temporary bliss of liberation. Once the vacation planning and long-awaited plans immediately following retirement have been experienced, many individuals experience feelings of disillusionment that come with readjustment to routines of place, time, relationships, identities, and priorities. Expectations Confirmation Theory can be used to better understand why early retirees may journey through these feelings after retirement. As school psychologists, we are well-versed in conceptualizing problems as the discrepancies between what we expect and what is occurring. Siguaw, Shen, and Simpson (2017) applied this theory to partially explain life satisfaction during retirement. They purported expectations serve as a reference point for what life should look like. We experience confirmation of those expectations as satisfaction. Conversely, when our experiences do not match our expectations, we experience dissatisfaction. These authors applied Expectations Confirmation Theory to the retirement experience and found that expectation confirmation, in addition to other variables that included self-efficacy, active life participation, good health, financial stability, views on aging, and retirement planning significantly predicted higher life satisfaction. Their findings illustrate the importance of setting realistic retirement expectations in the planning and transition stages.

Typically, retirees reestablish their expectations over time, creating more gratifying experiences regarding how and where they spend their time, and their personal identities and priorities begin evolving in more satisfying ways. Once these transformations take shape, retirees grow more comfortable in their lives during a phase that is referred to as the “reorientation phase.” These transitions typically occur between 2 and 15 years following the retirement transition. During this period, retirees may seek more purposeful identity development in the ways they spend their time. For the large majority of retirees, the years following reorientation are characterized by satisfaction and optimism in their retirement futures. The reorientation phase marks the end of the retirement transition process. New routines and schedules have been established, new identities have emerged, and ideally, sense of purpose has continued to evolve in meaningful ways.

Interviews with Colleagues

During our interviews with school psychology faculty colleagues, questions as straightforward as “when did you retire?” or “when will you retire?” were met with responses like “that’s an interesting question.” Interview participants reflected on various formats and timelines for retirement, including gradually phased retirement to manage grants or to write with a reduction in administrative tasks, expected retirement dates preceded by sabbaticals and semesters off, temptations related to the possibilities of voluntary separation incentive programs, or taking on new part-time endeavors after their retirement from university settings. Jokes related to grading papers, reading dissertations, or writing accreditation reports motivating earlier retirement were also common in our interviews. Others seemed to have their own personal retirement-related guidelines, with one participant indicating plans to stay until at least 65 and another indicating that 70 served as a “cut-point” for him, which he said may have been influenced by the previous mandatory retirement age or by observations of others who had their “productivity and vitality diminish” as they aged. Several participants indicated that they planned the timing of their retirement so that they could “go out on the top of my game” while also being confident that their graduate education programs would thrive in their absence.

Some of our interviewees approached retirement with a thoughtful plan, while others shared that they had not put much thought into their retirement at all. Some felt that the most important part of the planning phase was to determine how they would spend their time post-retirement. For example, one said that, “Retirement for me was a very intentional process. I just thought about what do you want to do and how do you want to spend your time?” and another offered that “You have to have some sort of plan, you can’t just sit on the couch or you’re going to die.” Others emphasized that flexible planning was important in statements like “By this age I know that it’s important to plan but also know that planning can be totally disrupted by something else.” Two of our interviewees identified themselves as being in the retirement planning phase, but neither had yet begun making concrete plans. One interviewee, who may be described as being in the first “imagination” stage, said,

If planning includes dreaming about a day when I can spend free time with my kids, drinking wine, hiking mountains, then that’s as far as I got. . . . It does cross my mind that I don’t want to work this hard forever, and it’s coming to the point in my life when it’s time to think about when the time will be right. It’s not so far in the distant future that I can’t imagine it, I can imagine it, but it’s just that I’m not in a stage where I’ve put processes in place.

The other said “Lately I’ve been telling myself to go talk to them and look at what salary is going to look like and those kinds of things. But I haven’t gotten around to scheduling those

meetings yet.” Another interviewee who self-described as “trending towards retirement transition” said the following when reflecting on organizational, health, family, and financial reasons for retirement:

My current thinking . . . includes a multi-factor array of choices and considerations. Each individual assigns different weight to each of these things. Not that my list is exhaustive. My current thinking is that I’m at a time when full time employment is not as interesting to me, so I’m on a path to retirement . . . and some days I think maybe it’s too soon, maybe I should have done this a long time ago. I have some ambivalence, and I have some sense that I don’t have a handle on this.

Similarly, our retired interviewees reflected back on their retirement planning phase as brief and focused on logistics like financial planning:

I do not recall doing a lot of retirement planning other than keeping close track of retirement saving accounts, exploring in some detail medical care [during the] post-working years, and considering where we wanted to live. All of those were considerations in planning.

Another described waking up 1 day and making a decision without much retirement-specific planning. They conveyed, “I woke up one morning in April and decided I was done. And I then told [close colleague] 2 days later. That was about 6 months before official retirement.”

Interestingly, much of the planning activities described by participants focused more on maintaining points of pride or legacies related to their work or engaging in generative behaviors to set others up for success, in line with Erikson’s developmental phases of generativity, or giving back to younger generations (E. Erikson & J. Erikson, 1997). Several participants discussed hiring and mentoring faculty who they trusted to carry the program, research line, or practice priorities as a key motivator in their retirement decision-making. For example, one said, “I want to make sure that I’ve teed up the next generation of researchers to continue the work that we’ve started, and I want to make sure that the center is thriving.” Another said,

I had begun mentoring [a younger colleague] to transition into this role for a number of years, with grant writing and budgeting, management, etc. . . . It was my time when I felt that [he] was at the point where he could feel good about taking over.

Others described their retirement planning and decision-making process including a desire to open up other positions and opportunities for their program in their absence:

As I approached the end I realized I was not so interested in publishing a lot. So why not get an assistant professor in here who is interested in research and willing to work on weekends? I felt like I owed it to the university, to the program, to the state. I had a good productive career so why not step aside and let an assistant professor come in.

Another participant conveyed, “I think it’s important for people to cut the ties, not for themselves as much as to provide space for new creativity without people having to feel like they have to honor the people who have been there forever.”

Other interviewees mentioned aspects that contributed to satisfaction in retirement that can be related to Expectations Confirmation Theory. For example, one interviewee reflected,

I watched people retire throughout my career and watched how people went through the process. My observation is that people who had a good attitude about their institution and

about their employer throughout the years generally transitioned to retirement pretty well [versus] people who had the attitude that, no matter what they got from their institution, it was too little too late. There are people like that, and they felt that way about their work throughout their career. I think they generally had more trouble with retirement when they left with that bitter feeling. The way institutions treat individuals as they retire can lead to people being annoyed and resentful. I prepared, and I knew that once I said I was going to retire there would be people trying to take my furniture, so I wasn't offended. So, if you anticipate that, then it won't make you feel bad.

Another interviewee had different observations and said, "it's easy for people to retire if they hate their job, but if you like your job and like the people you work with, then it's a different situation." They went on to say that anticipating having to let go of professional goals and activities and important work relationships would contribute to a harder retirement transition, especially if it occurs without adequate planning and preparation.

Personal Identities and Shifting Priorities

The way we view ourselves and define our various identities is circuitously intertwined with the ways we navigate ourselves throughout our various social worlds. On the one hand, self-identity determines our values and our goals, which specify how we prioritize the use of our time, our relationships, and the ways we chose to engage in the world. On the other hand, the ways we engage in the world reflect to us our identities, and our surroundings and activities will determine aspects of our identities. School psychologists typically enter the profession because they identified as helpers, educators, and researchers. In our careers, we navigate how our personal identities—our familial roles (e.g., parent, spouse or partner, sibling, and caretaker) and our hobbies and activities (e.g., runner, gardener, golfer, tennis player, musician, and world traveler) can fit into our busy work schedules.

As academics, the complex contextual intricacies of the ways in which professional identity develops are well-illustrated. Often, we enter our profession as an expert in the area of our dissertation research, and then our identities evolve to include the role of the academic. At some level, all of us will see ourselves as researchers, teachers, trainers and mentors, editors and writers. But as opportunities present themselves to us, our identities develop from those experiences, such as becoming a single-case researcher from repeated experiences with that methodology. Or others identify as professional leaders through work as committee chairs and department chairs, program leaders, and conference planners. For example, presently, we are collaborators and contributors to this book chapter.

The bi-directional relationship between how we perceive ourselves and the roles we play in our environment shift when our transition to retirement entails dramatic changes to the places we spend our time or the people we choose to interact with on a daily basis. And these environmental shifts change how we engage in the world and establish new goals and priorities. Schlossberg (2017) described six types of retiree identities. Four of the six identities she classified include the fading of their professional identities. She described identities of satisfied retirees who transition to very different lives than what their working life may have permitted. The least-engaged individuals, whom she named *Retreaters*, disengage completely from their previous lives. Some disengage for a brief respite and recharge; others will become depressed and fail to re-engage in activities that are rewarding to them. She described *Easy Gliders* who have disengaged so that they can relax and live a contented and slow-paced life. Two types of retirees are seeking new opportunities. *Searchers* are always looking to try something new, while *Adventurers* embrace retirement as an opportunity to pursue a goal or activity that will set them on a new path.

Schlossberg's (2017) remaining retiree identities include individuals who remain clearly devoted to their life-long profession. As we predicted, most of our interviewees described the ways they have or plan to continue in their professional work and goals during retirement. She described *Involved Spectators* as retirees who remain devoted to their previous work, although they may no longer actively engage in it. These retirees continue to stay abreast of the topics and activities they have always been committed to before they retired. Each of our interviewees described to us ways that they are *Continuers*, and one even introduced us to these labels and encouraged us (and others) to read Schlossberg's work as they found this category to be particularly relevant. Although their time, place, and relationships may be shifting, these individuals described to us the ways that they have prioritized much of their engagement along their long and well-loved career paths. For our interviewees, although most of their identities now include "retiree," they still actively engage in the professional activities they have always cared deeply for in a variety of ways.

Interviews with Colleagues

Most interviewees discussed their identities remaining stable through this transition. Night owls reported continuing to be night owls, early risers are still waking early for productive mornings, planners are still using their calendars and to-do lists but filling them with very different things. For example, one interviewee shared

Of course, decisions of how to spend my time and whom I interact will change, so my identity will change and circles of interaction by definition will be different. But, I approach my professional and personal life in a way that I like to be thoughtful, I like to be a learner, I like to be organized, I like to be a decision maker. I like to be someone who is accomplished in the things I set out to accomplish. . . . So, these things that define my presence as a university professor and researcher are the same things that hold me together as an individual who will ultimately choose a new path in retirement. I won't be writing journal articles or writing grants but I think my approach to life will be similar. I'll still go for it!

When asked about how their identity changed, an interviewee who has been retired for more than 5 years said,

I don't think it has changed in any significant way. My day to day activities have changed but I still identify with the profession that I've been in and am still in professional organizations...I continue to monitor what's going on in the field, but I don't read in the depth that I used to. I'm interested in general trends rather than specific details.

A more recent retiree stated, "It's another life transition. I had multiple life transitions that weren't pleasant. It doesn't end your life; you just have to transition to the next phase. You can't be a different person in every phase or you'd go nuts." This retiree went on to say,

For the most part, the skills that have brought you through your life are the skills that guide you through this transition. People think retirement is going to be something completely different. Have you ever thought that before in your life? The skillset that got you through the first 70 years of life will probably help you through the next 20.

Taken together, all of our interviewees emphasized that retirement did not change them as a person and did not change their priorities or their identities in any significant way. Retirement did, however, change how they spend their time.

Clearly, all these self-descriptions align with Schlossberg's *Continuer* identity, but none as explicitly as the following:

She [Nancy Schlossberg] would call me a Continuer. This is one of her categories of people who retire. Because I continue to do a lot of work...I've more stopped some things rather than changed who I am or what I do. The first couple of years, people called me and asked me to do master classes, and I did that for 2–3 years after retirement. Now I've stopped teaching and master classes...Another thing I haven't done is research. I write about it, but I don't do it myself anymore. There is only one big change and that's that I spend half of the year in Florida; otherwise, I have continued with my own interests both personally and professionally.

Time Is the Transition

We learned from our interviewees that their use of time was their biggest anticipated or realized change related to retirement. Their identities, priorities, and relationships were all tied to their being able to use their time differently. Time was an aspect that was mentioned across all of our interviews as a primary motivation to retire as well as something to look forward to in retirement.

Some interviewees mentioned that the sudden change in how time is spent can be a challenging aspect of retirement. One stated,

The transition from faculty to full retirement is quite abrupt. You go from teaching, your final exam, and grading, and then, within a couple of weeks, you are no longer affiliated with the university other than in emeritus status. And this means quite a few different things depending on the university.

Others referred to a phased retirement as helpful to ease this transition by continuing to engage in research and cutting back on teaching over the last 3–5 years of their career:

I had been on a 5-year phased retirement with my time being reduced. So, I was not working 100% for the last 5 years, it was 75% for 2 years, then the next 2 years at 50%, and the last year was 25%. Then I was on a plane to the Caribbean the day after I retired.

Most participants mentioned some aspect of having more time to do pleasurable activities as a benefit of retirement:

Retirement to me is the gift of time, and it's the gift of choice. How are you going to spend your time? What are you going to do? How do you want to spend it? As school psychologists (maybe in particular), we are such problem-solvers...so for me, the gift of time is a big piece. I don't need to rush out in the morning. You can really read the *New York Times* and have an extra cup of coffee, have time to exercise in the morning, and then feel great and enjoy your day. The gift of choice is very much how you spend your time and what you do; you get to do what you want to do.

Others who continued to work on many of their academic endeavors in their retirement discussed the flexibility of choosing how much you want to work and when. One exclaimed,

The great blessing of retirement is that I work when I want to and only then. . . . Having just a bit more space to do things on my own schedule, this is the thing that would be most

important for me. . . . The biggest difference is that anything that I like or don't like about retirement is 100% self-inflicted.

Others talked about the challenges of finding time for outside interests while working full time. One person who had not yet retired disclosed, "If you work in academia, you work around the clock, and it can be all consuming. So, then the pursuit of other interests is a big motivation. I haven't had time to allocate to other hobbies and interests."

Often, interviewees described that they perceive that extra time will be easy to fill, saying things like "I'll still be really busy, because I want to be. I hope that I'll be able to do more things for other people. . . . It will just be rechanneled I think. I'll still be busy but in a much more selective way." Our interviewees conveyed how very busy they were and reported that there is still not enough time to do all of the things they want to pursue in their retirement. An interviewee shared the following:

We plan by the week somewhat, my husband and myself. Who are we going to see? What theater are we going to? There are rich cultural opportunities here, and we are always on the go with a whole range of things. I'm not just at home cooking and getting things done. It's whatever pleasurable things or whatever you need to do: some volunteer activity, some friends you are going to see. We insert things by the week. There still has to be a balance. I don't want to just volunteer, want to see friends. . . . The week gets filled with things that need to be done that you've committed to. We always have some things like maintaining the house, some cooking, and there must be some purposeful activity. I'm also still dabbling. I just submitted a book. . . . There's never a dull moment. All that I can tell you is that my husband and I will both tell you that we don't know how we worked because we don't have any time.

Another simply stated: "My days are still very busy and the time flies. But I'm doing things that I love rather than what others need me to do."

The Good Life

In 2003, Seligman described dimensions of a happy life using the PERMA model including positive emotions, engagement, positive relationships, meaning, and accomplishment. Seligman describes the *pleasant life* as one that is filled with positive emotions related to the life you have led, the life you presently live, and the one you see yourself living in the future. The *good life* is one that is personally gratifying and makes use of your strengths and best attributes and allows you to live according to your goals and priorities across the multitude of domains that you value. And the *meaningful life* is one that produces satisfaction because of the ways one is able to contribute to something beyond yourselves—to the greater good. As we have reiterated throughout this chapter, retirement is not a passive process of simply withdrawing from the workplace. It is an active process in which retirees can predetermine how their transition will support their opportunities to flourish. How well-suited school psychology faculty are for such a transition is best summarized by one interviewee who said,

It's like being given a whole new life, and you're wondering how it's going to work for you. [But] not in terms of success or failure. . . . In my years of doing this, I've realized a plan is just a plan, so when a plan isn't being implemented the way you want then you can get back on track through problem-solving. We can use our professional skills of psychology applied to ourselves, and we will be just fine. We can't just sit around and do nothing or be depressed that it didn't go well.

Asebedo and Seay (2014) examined the relationship between the five positive psychological attributes of PERMA and retirement satisfaction and found significant positive relations between positive emotions, support from family, perceived levels of purpose in life, and personal mastery on life satisfaction during retirement. Although engagement was not significantly related to life satisfaction in retirement, this variable was measured with activities that may not accurately align to retirees' actual priorities, such as reading the newspaper (an activity that several interviewees did highlight).

People who flourish regularly experience frequent and positive emotions when they think about their past life experiences, present experiences, and future ones (Seligman, 2003, 2012). In planning for a good life in retirement, living your present life in a way that brings you positive emotions will create memories that will benefit you in the long-term. Planning how your time will be spent approaching and transitioning into retirement will create more opportunities for positive expectations for the future.

People who cultivate and maintain relationships with other people that are healthy and fulfilling and result in positive emotions are engaging in flourishing lives. Surrounding yourself with healthy relationships, and those that draw upon your own strengths and attributes, generates greater well-being. Individuals who are able to contribute to something bigger than themselves experience a rewarding and fulfilling life in which they see themselves as talented and useful. And lastly, those who feel a sense of accomplishment experience a life of well-being. For many, accomplishments may be mastering a new skill or hobby, such as horseback riding or learning to play the piano, or creating materials that have a broader impact.

Interviews with Colleagues

We now know that, for many of our colleagues who have retired, their accomplishments and activities often remain similar to those they valued during full-time employment with many continuing to use their school psychology skills through writing, consulting, mentoring faculty, or practitioners, presenting at professional conferences or to schools, or practicing assessment or intervention. All of this was occurring while interviewees were also engaging in “high passion hobbies” that were once fit into a very small amount of time within their busy academic schedules. One participant shared,

I've reached a stage that is more generative, and though I know Erikson has moved to wisdom and wisdom is ok too, but by continuing work I keep my mind alive in a way. The combo of all the cultural stuff [theater and music] and being able to write is a nice combination while I'm able to do it. I feel my mind is still awake and alert. I could easily fill my time otherwise, but I would lose something by not thinking or talking about my professional frame.

We talked to multi-talented colleagues who shared their passions related to singing, reading, writing poetry, running, creating music, flying planes, riding horses, paddle boarding, traveling, participating in theater and other cultural events, and being a hockey, baseball, or “college basketball tourist.” All of our interviewees described retirement as finally having time for these valued hobbies as well as time to engage in more unstructured leisure activities, various forms of exercise, cooking and house maintenance, sleep, and quality time with family and friends. In line with our discussion of our interviewees as “Continuers,” it is important to note that time for these hobbies was often still being scheduled among their various continued professional endeavors.

Many of our participants also described ways that they were engaged with and give back to their communities (i.e., a meaningful life), whether it was working on political campaigns,

volunteering at food banks, supporting organizations for homeless or transient populations, giving blood every 54 days, leading choirs, serving on boards of directors, or advocating for children or individuals with disabilities. One interviewee was in the retirement planning stage stated,

I really look forward to flexibility and ability to spend time and choose how I spend my time in ways that are fulfilling, and I don't mean to me personally, partly to me personally. I find a lot of fulfillment in thinking about ways that I can do little things to make a difference. And if I can find more time for those kinds of things, then I expect that I will feel pretty fulfilled in my retirement.

Another interviewee who had been retired for several years shared,

Community was the biggest value for me. I always wanted to do more in the community and volunteer. But I was busy with my demanding job and parenting . . . so I never had any time for volunteering. Balance was really hard. So, part of retirement . . . opens up new things you're interested in, and if you're a problem-solver you'll want to work with other people to solve problems. So, giving back to my community and working for issues I was passionate about was important.

Regarding relationships, most interviewees talked about specific family factors that influenced their retirement decision-making and noted family as a high priority during retirement. This theme appeared in many different ways, with the most common examples relating to (a) adult children or grandchildren who need support and (b) family members (e.g., parents, siblings, and children) who live far away but can be visited more often post-retirement. Others shared the importance of having time to visit with an older generation of relatives before they pass, while others highlighted lessons learned from parents or other older relatives who did not experience retirement to its fullest due to illness or death. Family factors were also mentioned as influencing decision-making related geographic location choice. These decisions included options such as staying put despite a hatred for winter in order to be available for family, moving across the country to be closer to family, or retiring in the same place you worked due to friends and colleagues who are like family. The interviewees' spouses were often discussed in the context of being supportive of retirement decision-making, planning coinciding retirement timelines in order to have someone to engage in fun activities with, and requiring support or assistance post-retirement due to their health concerns.

All of our participants emphasized staying healthy and engaging in regular physical activity as an important aspect of their retirement. Many also shared that transitioning to retirement brought concerns related to aging and physical and cognitive health. Planning for health and well-being is a way to cultivate resiliency around things that may evoke fear but may be inevitable. Several of our interviewees spoke to this fear, while also indicating that staying physically active and healthy is a top priority and hope during their retirement. When asked about their biggest concern related to retirement, one participant shared,

[My] biggest fear—but fear is not the word for it—it's a recognition that no one lives forever. My husband and I had a conversation just this morning about how it would be okay if I died because I'm okay with where I am. I'll do what I do as long as I can do it. If health issues interfere, then I will deal with that when it happens and acknowledge that it is going to happen because no one lives forever. At 80 is a point when you say it's not going to go on forever, and I'm okay with that.

Similarly, another interviewee said,

Fear about retirement is an existential issue that everyone has to think about that. One thing I notice is that when I read the *New York Times* every day, I see famous people (musicians and politicians) and you see them die. So, you think about the stage of life that you're in. So, you're in this phase of your life when you're not 25, and you're in this phase, it doesn't mean you have to be morbid or depressed about it, but it makes you want to be positive and active.

Several participants mentioned that they felt that they needed to continue to engage in a variety of cognitively stimulating work due to fears related to cognitive decline associated with aging. For example, "I want to keep using the brain, I'm really not interested in having dementia; that doesn't sound good to me." Another stated,

My fear is that I'd become cognitively disabled. . . . This is based on the recognition that I've seen this happen to people, and this is one thing about me is that I do appreciate, the cognitive ability that I've had throughout my life, and I would not want to be remembered as someone disabled in that area. I think I'm more okay with a physical disability. A cognitive disability would be very painful.

Taken together, our interviewees discussed many ways in which they were manifesting "the good life" and balancing their multiple talents and priorities to lead fulfilling and engaged lives. Many of our interviewees emphasized that being pragmatic, a realist, and an optimist was an important aspect of their experience of satisfaction with retirement. One of our interviewees stated "Retirement is about facing what we don't like to face. The next step from retirement—it doesn't end well for anyone—it's health declines, death." Another interviewee described their deep satisfaction with his retirement in a way that also emphasizes health as a central consideration by saying,

There are days I sit down at night and watch TV or get into a TV series on Netflix, and I think that it could stay this way for another 15 or 20 years. I know this is probably not realistic but . . . if I stated it more specifically, I hope I can continue to maintain close family relationships, have a group of friends that have great conversations and we solve world problems periodically, and interact with people who have a great sense of humor and don't take themselves too seriously. . . . You never know so you try to stay healthy and just keep going with things that are enjoyable and try to avoid health mistakes.

Lessons Learned for Engaging in a Flourishing Retirement

We have learned a lot about retirement through accessing online resources (see Table 8.1), reviewing the literature, and engaging in conversations with our colleagues. One of the conversations that stands out the most surrounded the important question of "retire to what?" One of our interviewees used this question to emphasize their point that it is important to have a plan for how to spend your time in a way that you are excited about. They stated, "I think about how I'm spending my time and retire to what? What am I going to retire to? I ask myself this very often and still do. I think about how am I spending my time." Others shared a similar emphasis about having a plan. One asserted, "I think it's important to be flexible and to follow your passions. Do things that interest you." In addition, several interviewees urged their colleagues to actually take time off—for 3 months or longer—right after they retire in order to re-calibrate and feel what it is like to have time. An interview expressed this point by saying,

Table 8.1 Online Retirement Resources

<i>Chronicle of Higher Ed Article—A professor’s last crucial decision: When to retire</i>
https://www.chronicle.com/article/A-Professor-s-Last-Crucial/243523
<i>Washington Post—We need a mandatory retirement age for professors</i>
https://www.washingtonpost.com/opinions/we-need-a-mandatory-retirement-age-for-professors/2019/06/28/322dd9fa-982f-11e9-830a-21b9b36b64ad_story.html?noredirect=on&utm_term=.f6506d85c6c9
<i>Inside Higher Ed—Outside academe: The first year of retirement</i>
https://www.insidehighered.com/advice/2018/12/07/retired-professor-reviews-his-first-year-away-higher-ed-opinion
<i>Inside Higher Ed—They aren’t retiring</i>
https://www.insidehighered.com/news/2013/08/02/new-study-shows-difficulty-encouraging-professors-retire
<i>CNN Money—Professors teach into their golden years</i>
https://money.cnn.com/2013/06/17/retirement/professors-retire/
<i>Higher Ed Jobs—Successful faculty transition into retirement</i>
https://www.higheredjobs.com/HigherEdCareers/interviews.cfm?ID=709
<i>Blog—The retiring professor</i>
https://theretiringprofessor.wordpress.com/
<i>The Atlantic—The workforce that won’t retire</i>
https://www.theatlantic.com/business/archive/2016/06/colleges-offer-retirement-buyouts-to-professors/487400/
<i>APA Data—Retired psychologists: Do they really stop working?</i>
https://www.apa.org/monitor/2017/03/datapoint

When you first don’t have demands of going to work every day, it’s really good to not feel like you have to fill your day up. Then you learn how nice it is to not live by the clock. Sometimes I even lose track of what day it is.

Another interviewee stated, “Don’t start filling 80 hours a week because you’re used to having 80 hours a week” and went on to say “That’s why I think doing nothing for 3 months is a great idea, because if you do nothing for 3 months and you anticipate this then you can evaluate and approach this new phase to evaluate prospectively not retrospectively.” We found this type of concrete advice to be quite helpful.

Another theme emphasized by our interviewees is that they would encourage others to take advantage of phased retirement or transition options provided through your university. Recommendations included continuing to teach part-time (e.g., as an adjunct) if teaching is something that makes you happy, having a phased retirement where the last few years of university work include only research and writing activities, becoming a Professor Emeritus or Professor of the Graduate School to ease the transition, and continuing to consult with or run contracts through a university or an associated center. Interviewees highlighted small benefits they appreciated from the university in their retirement, including continued access to library systems and discounted tickets to university sports events. In the broader academic context, there is a push for universities to provide more options for retirees and those approaching retirement to stay connected with their universities to create a “win-win” situation to increase retiree satisfaction and to help universities harness the expertise and generative spirit of many retirees (Brown & Jones, 2018; Goldberg & Baldwin, 2018). Our interviewees seem to emphasize that options to continue affiliation with the university community were desirable and necessary for some, whereas others emphasized a need for multiple pathways, so that one can choose to stay affiliated or to transition to new and different endeavors outside of the university.

At the end of our interview protocol, we asked participants for specific resources, strategies, or advice that they would want to share with others. All eight interviewees expressed gratitude to their university-based retirement plans for putting them in a position where the financial considerations related to retirement were less of a driving force in their decision-making. Additionally, all interviewees mentioned some aspect of their university human resources offices in their responses as a potentially important and helpful resource. For example, one interviewee said,

HR was incredibly helpful. They are the ones that set up Medicare, how to get retirement planning, those sorts of things. I went back to them 1 or 2 more times after retirement, and they were always very helpful. That's where you get some information. . . . HR was super helpful.

Another stated, "The only one I recall using and finding very valuable were seminars conducted by [my university] about health care choices after retirement: that is, going on Medicare, what is supplemental, what are the choices?" Others mentioned workshops and resources offered through their university in collaboration with Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF; <https://www.tiaa.org/public/offer/insights/retirement-planning>) as particularly important and helpful. One of our interviewees emphasized that "they may not tell you about it so you should look for it" when discussing available retirement resources through human resources. Retirees encouraged younger faculty to "save a dollar a day," to start thinking about retirement early, and to take steps (in collaboration with your human resource office) to ensure that the financial aspect does not have to be a primary driver in decision-making. Nancy Schlossberg's (2004, 2017) books about retirement were also recommended to us during an interview, and we would reiterate this suggestion now that we have read them ourselves.

Lastly, interviewees encouraged others to observe and engage in conversations with people who are transitioning to retirement to learn from them directly. Interestingly, several interviewees made comments like "No one talked a whole lot about retirement" and emphasized that any pressures related to retirement were subtle and observed in relation to other colleagues and not our interviewees. Baldwin and colleagues (2018) suggested that the lack of conversations around retirement in academia may be due to fear of accusations related to age discrimination, and they frame this as a factor that hinders the success of academic retirees. Perhaps this chapter and others like it can serve as a conversation starter. When our interviewees reflected on their own observations of other retirees, or conversations with recently retired friends or colleagues, they emphasized the variability and individual nature of retirement-related decision-making. For example, one retiree shared,

[A colleague] and I have retired in very different ways. . . . The common variable is that we are doing what we want, even if those things are very different. Just like in life everyone does things differently. You don't have to live in a certain way to be happy. You just have to be happy with how you live it, so that's why I don't think there's a formula.

Another interviewee emphasizing a similar idea:

Those conversations were enormously diverse. One of my close colleagues and mentors, he walked out of [workplace] and never looked back. You can't get him to be involved with anything. He isn't interested, and he's entirely engaged in other activities and looks great and is doing well. That's the one extreme. I've seen other people that maintain some degree of professional involvement; it's to varying degrees. I don't know that there is any perfect formula for that. It depends on the individual and it's an individual process.

Another interviewee highlighted that they have maintained relationships with other retired colleagues who were continuing to engage in their profession and continuing to work, which helped to reinforce their own decision-making. They stated:

All three in our group are Continuers. She's been an inspiration that I'm not so foolish to keep doing what I'm doing. . . . She and [another colleague] both say to me that this is ok. I don't have to apologize to anyone because we are all still working on our projects and enjoying that.

Conclusions

In writing this chapter, we were surprised with the ways that retirees reflected on how present choices will have a compelling impact on future years. In addition, we were surprised about the ways that retirement evokes deep emotions and reflections for individuals across the spectrum of career and retirement stages (including us as authors). Through our research, conversations with our colleagues who are retired or approaching retirement, and our own life circumstances, we face decisions about life, death, and all of our decisions in between. Examining our own thoughts about retirement magnified how we prioritize our own personal values and priorities in our lives today, including how we make choices for our families, partnerships, hobbies, physical health, finances, and career paths. We learned to invest in current actions that will lead to positive emotions now and in our future. Examples of this concept include genuinely loving our work, actively saving our money, and taking advantage of the many benefits of working in a university setting (ranging from tickets to sports games to available retirement advice). Additionally, we heard many messages that spoke to prioritizing our personal relationships and our preferred activities as these elements are likely to stay stable into retirement. Likewise, we hope that, like our colleagues that we interviewed, we can engage in the field of school psychology and other activities that promote the greater good for as long as it is meaningful.

We also encountered the often-neglected truth that, no matter how well you prepare a future of well-being and life satisfaction, it may not go as planned. Fortunately, it seems that retirement often includes more time and space to make choices, re-adjust, and re-assess in order to attain engagement and satisfaction during this important life stage. School psychologists, as lifelong problem-solvers, may be particularly well suited for planning and executing a successful retirement transition and adjustment.

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