Faculty Transitions To Retirement: Beyond Financial Planning

Introduction:

The transition to retirement marks a monumental change in the lives of individual faculty members. While the Campus provides workshops and other guidance focused on financial planning, little attention has been given to the fact that retirement creates challenging changes in the faculty member's life outside the University, especially but not only in relationships with the faculty member's partner. The research literature is similarly focused on the individual faculty member, on financial planning, and on gains and losses associated with changes in the relationship with the faculty member's department and colleagues. In conjunction with Cary Sweeney from the University of California Retirement Center (UCBRC), a small group of Emeriti, Shelly Zedeck, Carolyn Cowan, and Phil Cowan, and Psychology graduate student, Ryan Lundell-Creagh working with Professor Oliver John, set out to find out more about the issues and stressors beyond financial planning that affect faculty members as they make the transition to retirement.

Two focus groups were conducted in 2017-18 with a total 18 already-retired faculty and their partners. From the lively discussions, we identified a set of issues, some of which they had thought about and discussed before retirement, and some that they discovered only after they had retired. We then constructed a survey to determine whether a larger group of emeriti had thought about these issues before their retirement and if so, discussed them with their partner. They were also asked whether these topics were problematic for them in their retirement (anywhere from 1 to 14 years later). Finally, they were asked in some open-ended questions to describe their navigation through the retirement transition. The goal of this survey was to provide information to the UCBRC and the University of California Berkeley Emeriti Association (UCBEA) that could be incorporated into the UCBRC pre-retirement workshops to enhance the services offered to new prospective retirees to make a more effective and satisfying transition.

We received 149 responses to the survey (104 males, 45 females), about 14% of those to whom we sent it. This is an expectable response rate for a volunteer survey.

The take-away headlines are these:

- The majority of those responding (about 2/3) is enjoying their retirements immensely and is still active either in continuing their own work or finding some new and exciting pursuits.
- An important minority are struggling with (a) feelings of loss of identity and alienation from their departments and department colleagues, (b) unresolved health issues – their own, their partners', or those of other family members, (c) minor or major conflicts with their partners ranging from disagreements about sharing space or amount of work time, to more serious ongoing relationship conflicts.

Method:

The survey combined quantitative and qualitative responses. Faculty and partners were asked to rate 36 different issues on a scale from one to five for each of the following questions:

a) how much they thought about this issue before retirement

b) how much they discussed this issue with their partner

c) how much this is still an issue today

Each of the 36 issues fell into one of the following eight categories that were revealed in our focus group discussions: (1) finding fulfilling activities, (2) change in primary residence, (3) reallocation of tasks/time management, (4) health issues, (5) positive changes, (6) income and professional identity, (7) social relationships, and (8) expectations of family members. The qualitative portion of the survey consisted of three open ended questions regarding the initial transition to retirement, unexpected challenges they faced, and how retirement is going now.

Quantitative Results:

(Note: The number of partners of emeriti who responded to the survey was 10, too few on which to conduct analyses; consequently, results are reported for emeriti only).

The following list ranks the issue categories based on those **most thought about before retirement** (the mean level of consideration on a 5-point scale is presented in brackets):

1) Finding fulfilling activities (3.88)
2) Positive changes (3.48)
3) Income and professional identity (3.21)
4) Familial expectations (2.96)
5) Social relationships (2.92)
6) Health issues (2.53)
7) Change in primary residence (2.41)
8) Reallocation of tasks/time management (2.08)

Beginning with item 4 above -- family, social relationships, health, residence, and time management -- all received average ratings less than 3 out of 5. On the average, faculty had given these issues less thought than individual issues of finding fulfilling activities after retirement, positive changes for them after retirement, and income and professional identity.

The following list ranks the issue categories based on those **most discussed with partner** (the mean level of discussion on a 5-point scale is in brackets).

1) Finding fulfilling activities (3.78)
2) Positive changes (3.35)
3) Familial expectations (2.93)
4) Income and professional identity (2.87)
5) Change in primary residence (2.59)
6) Social relationships (2.58)
7) Health issues (2.51)
8) Reallocation of tasks/time management (2.16)

The following list ranks the issue categories based on those that are **still an issue now** (the mean valence on a 5-point scale is in brackets).

1) Positive changes (2.81)
2) Finding fulfilling activities (2.33)
3) Familial expectations (2.27)
4) Health issues (2.25)
5) Social relationships (2.18)
6) Income and professional identity (1.97)
7) Change in primary residence (1.86)
8) Reallocation of tasks/time management (1.68)

When asked to provide a description of some things that were going well with their retirement (i.e. the positive aspects), 62% of the sample was able to pinpoint at least one thing they enjoyed. The most common responses were decreased stress, and increased time spent on personal activities and hobbies. Discouragingly, 20% of the sample reported experiencing no positive aspects of being retired.

Qualitative Results:

The qualitative analyses revealed four key themes: (1) loss of professional identity, (2) challenges for relationships, (3) sustained academic life, and (4) positive changes.

A number of emeriti from different departments/schools reported feeling "thrown out" by their department/school and many expressed difficulty with letting go of their labs. It was conveyed that negotiating space with the department after retiring is often difficult, yet few retirees report having left academia completely. Many continue to be active in research and some still supervise graduate students, while others have taken lecturing positions at universities other than UCB. Some continue to attend meetings of their professional associations. Some emeriti reported retiring as a chance to let go of the tedious parts of academia (such as faculty meetings), while still continuing with the interesting parts (their own research and attending departmental sponsored lectures).

Retirement also posed some challenges to relationships. Respondents stated that getting used to having both partners around the house 24/7 takes some time, and can be difficult at first. Some reported increased conflicts due to the multiple major decisions associated with this phase of one's life (e.g., how to spend money, whether to move). Several stated that although it was expected that retirement would improve their relationship as partners, they felt that the opposite had occurred.

Many positive aspects of retirement were also emphasized. Despite some feeling that the transition put a strain on their partner relationship, others experienced an increase in relationship satisfaction. There was surprise at not missing academia as much as expected, and many reported decreased stress. Many also enjoyed the freedom associated with not having a fixed schedule, giving them increased time to spend with family and friends.

<u>What can the University do to help retirement go more smoothly?</u>

Some people said that they would have wanted more focus on partner relationship issues in the pre-retirement workshops. It was suggested that partners be invited to the pre-retirement workshop series, and that support groups of individuals at the same stage of retirement be created. Discussions of downsizing, life in retirement communities, increased clarity on health benefits, and more guidance on dealing with health issues for self and partner were also desired.

<u>Some sample quotes from the survey participants:</u>

"What I missed most was the classroom interaction with students and the intellectual challenge to synthesize and present clearly difficult and new ideas to people".

"Feels a bit strange to return to a department many of whose members I don't know or recognize. I think there should be more occasions during the year when retirees are invited back to their department and introduced to new faculty and news generally. Right now, the onus is on me"

"Retirement removed me from the profession I loved; it was and still feels like being thrown out of the house...On the other hand, I have more time for the book project, continue having lunch with colleagues monthly, and more time to keep myself healthy".

"Five years into retirement, my wife and I are still adjusting to being together so much after both having had full time careers. Conflicts arise".

"Satisfying life, we have more time together regularly and travel a bit more, but are still struggling over priorities".

"The changes of retirement are much smaller if one transitions from professor to active emeritus professor. I underestimated the psychological impact of retiring".

"Not going to campus regularly continued to be a surprise for a year or so. Then it became enjoyable".

"It is wonderful having time to finish things on my To do list!! Working got in the way of "living"! Having the time to feel pleasure in activities is very healing and emotionally satisfying! Less pressure to do everything (work, take care of the kids, shop, laundry, pay the bills, etc) for everyone (colleagues, co-workers, staff, and former husband) is wonderful!"

Conclusions

The survey results indicated that about 2/3 of the responding emeriti are thriving in retirement and not wanting or needing more help in managing their transition. Nevertheless, the survey yielded the fact that about 1/3 of this sample - and we don't know the proportion of the non-responders - are experiencing difficulties for which UCB and the UCBRC could provide more anticipatory guidance.

The assumption of the committee conducting this survey is that by including more time for discussion of these issues in pre-retirement workshops and discussion groups, faculty members preparing for retirement can, if they choose, join together with others making the transition, in order to consider how best to deal with the specific issues, beyond financial planning, some of which they may not have otherwise considered. We also hope that the information from the survey will stimulate department chairs and still active colleagues to find a place for emeriti to continue contributing to the University, to student life, and to the dissemination of knowledge.

Questions regarding the workshops or programs offered by the UCB Retirement Center can be addressed to Cary Sweeney (cary.sweeney@berkeley.edu). On October 3, 2018, 2:10 – 4:30, the Retirement Center will offer a planning workshop for active faculty, "Considerations for Faculty Planning for Retirement." Faculty are encouraged to bring their spouse/partner. Discussions will be focused on preparing for a successful transition beyond financial planning, as well as academic recall. Additional workshops will also be planned for the spring of 2019, with plans to offer these annually.