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Life beyond the classroom: The transition to retirement by long-serving educators

Catherine Renaud

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Life Beyond the Classroom:
The Transition to Retirement by Long-Serving Educators

by
Catherine Renaud

Dissertation

Submitted to the Department of Leadership and Counseling
Eastern Michigan University
in partial completion of the requirements for degree of

DOCTOR OF PHILOSOPHY

Educational Leadership

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Abstract

Using a qualitative, multiple case study research approach, the personal stories of eight K-12 educators who retired within the past six years were gathered and analyzed. The goal of the study was to understand how educators struggle, or do not struggle, with the life changing event of bringing closure to a career after spending decades in the classroom.

Upon analysis of the data, three key themes were identified:

1. The individuals had control over the timing of their retirement; all participants knew it was the right time to make the transition out of the classroom.
2. Each person is happy with both the choices they made in the retirement process, and with the life they now lead.
3. While the length of time and degree of involvement differed, each person wanted to remain connected to their school and colleagues once the decision was made to retire.

The study revealed some of the struggles and joys the individuals experienced during their transition out of the classroom environment. From increased freedom to choose what to do on the spur of the moment, to being able to help elderly parents struggling with health problems, the participants in this study were busy on a day-to-day basis and had established a new balance and flow to their life.

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Chapter 1: Introduction

Background

When a young educator enters the classroom the prospect of retirement is in the distant future. As the years pass, the reality of retirement comes closer, eventually leading to a new stage of life. This new life stage has been referred to as the Third Age, with the following working definition provided by Weiss and Bass (2002):

The life phase in which there is no longer employment and childraising to commandeer time, and before morbidity enters to limit activity and mortality brings a close, has been called the Third Age. Those in this phase of life have passed through a first stage of youth, when they prepare for the activities of maturity, and a second age of maturity, when their lives were given to those activities, and have reached a third age in which they can, within fairly wide limits, live their lives as they please, before being overtaken by a fourth age of decline (p. 3).

This definition places retirement between the second age of active work and parenting and the fourth age of decline prior to death. The third age is viewed as a time of great opportunity; a period in life when day-to-day commitments are limited and individual health often still allowing for many opportunities in life.

Weiss (2005) explored three different definitions of retirement, categorizing them as the economic, the psychological, and the sociological (p. 1). The economic definition “assumes that a person older than his or her mid-fifties is retired if he or she does not work, or at least does not work for money”, and surmises the individual does not want to work (p. 1). The psychological definition is dependent upon the individual

acknowledging that he or she is retired. You are “retired if you think you are” (p. 2). For the sociological definition, if an individual has left employment and now occupies a “niche in which it is socially acceptable to be without work,” they are retired (p. 2). In this third approach, it is others who define if an individual is retired.

The process of transitioning to retirement could also be viewed as beginning well before the actual event, and continuing after what might be considered the symbolic acknowledgment of retirement (Hodkinson, Ford, Hodkinson, & Hawthorn, 2008, p. 168). Hodkinson et al. found, in almost all cases, prior to the official recognition of retirement a preretirement process had been taking place for a long period of time (p. 171). Their research indicated that “at whatever point a person is deemed to be retired, the process of transition will already be underway,” and in most cases individuals will have anticipated the change in a positive, negative, or ambivalent manner (p. 175). Reitzes and Mutran (2006,) proposed that there is a need to recognize that retirement is an adjustment process that occurs over a period of time and is multi-step in nature (p. 334). Work by Reitzes and Mutran (2006) explored preretirement identities, finding that individuals entering retirement “rely on their lingering, preretirement worker identity and ongoing friend, parent, and spouse identities to aid them in their retirement adjustment” (p. 337). Weiss (2005) proposed that some occupations, including the area of academics, might have individuals who postpone retirement indefinitely because they find what they do professionally to be so interesting (p. 13).

Related directly to academics, data from the National Center for Educational Statistics (2013) indicated that in 2012, 14.2% of independent school educators surveyed were 60 years of age or older, while 21.3% were between the ages of 50 and 59. These

two groups, when combined, comprise 35.5% of the teaching faculty within the independent schools surveyed for the study.

Within the population of independent school educators age 50 and greater, at approximately 35.5%, there are likely to be educators who are either currently facing the prospect of retirement or who may have recently retired. Some of these individuals may reach a point in their career when retirement is an option, yet they may not consider any move out of the classroom, instead choosing to continue to work year after year.

Within the group of teachers nearing retirement, there are individuals who know exactly when they want the transition to retirement to occur. This latter group of educators has a clear idea of when and how they wish to step out of the classroom, planning and speaking publicly about the decision. In some instances these plans unfold as anticipated, while for others unexpected events affect the plans in ways that cannot be anticipated. Yet even within the group of educators who plan and anticipate retirement, there may be conflicting emotions, feeling unsure about bringing closure to their career. For educators entering the retirement phase of life, there may also be minimal connection with the former school and colleagues as well as limited conversation about how adjustment to the new phase of life is progressing. With individuals who have recently retired in mind, this research explored what they did to prepare for retirement, if there was anything they wish they had considered or had done differently, or what their employer had done to help to prepare for the transition to this new stage of life.

Problem Statement

As long-serving K-12 educators transition to retirement, they may discover there are things they wish they had done differently to prepare for the changes faced upon

retiring. In addition, they may also have recommendations for what their peers and/or employers could have done to help with the transition process. Ultimately, these individuals may have insights that can aid other long-serving educators prepare for the transition to retirement.

Purpose of the Research

In *The Human Side of School Change*, Evans (2001) explored why change within schools is difficult. Evans stated “change means different things to different people; in fact, it usually means something different to each and every individual” (p. 21). As educators approach and move into retirement, they will be transitioning with the experiences of a lifetime on their mind. Their personal lives will be something others are probably not fully aware of, yet these personal life experiences are likely to play significant roles in how each educator approaches retirement.

As long-serving K-12 educators ponder the challenge of transitioning to retirement, issues school leaders may contemplate include how to honor a lifetime of commitment to students and how to help veteran faculty move into the next phase of their life in a way that allows them to mentally and emotionally transition. Looking toward the next wave of possible retirements, it would be helpful to identify patterns and practices to aid those individuals transitioning to retirement. It may be that individuals within the school can help alleviate some of the possible challenges their peers face as they retire. For the educators who have already retired, knowing how they planned for the transition is useful as well as knowing if the transition was what they expected. It may also be helpful to know if, in retrospect, they would have done anything different, or if there is something they wish their employer had done, as they transitioned to retirement. With

such knowledge the human resources department, as well as the peers of these long-serving educators, may be able to ease the transition to retirement for other colleagues.

From an educational leadership perspective, it is the focus on aiding experienced colleagues during the transition to retirement that holds the greatest interest for this researcher. Within schools there is considerable focus on how to engage and support new faculty entering the profession, but there seems to be little to no focus on the winding down of a career. A retirement study conducted by Merrill Lynch (2006) found that employers were three times more likely to be concerned about recruiting, training, and retaining younger workers compared to retaining older workers. One concern also expressed by employers in this same study was for the loss of institutional knowledge and expertise when employees leave. This later point directly relates to the value of the experienced and long-serving faculty members, and an issue human resource departments should consider when dealing with this group of educators as they plan to retire.

The human resource department of a school or large district can benefit from knowing how to support the longest serving faculty, both in terms of honoring their service and ensuring the knowledge and expertise housed within these individuals are not lost. Lodge and Carnell (2009) noted that if individuals have been treated well by their employers, feeling they are both valued and respected, the individuals have more positive experiences during the transition to retirement (p. 6). Knowing how best to serve colleagues with the transition process is something schools and districts can benefit from. This research provides some specific recommendations regarding practices worth exploring for this purpose.

Significance of the Research

When Kloep and Hendry (2006) interviewed retirees, they noted three motives to continue working and four motives to retire. The motives to continue working related to feeling there is work left to be done, the job gave the individual meaning to live, and the social aspects of feeling valued and having contact with peers (p. 575). The motives for choosing to retire included feeling alienated from the work environment, poor health, plans to do other things, or pressure from family or employers (p. 575). The authors also noted three broad themes the subjects encountered as they transitioned to retirement: there is life beyond work, work as a life-style, and there is not much left to live for (p. 575). In addition to these broad themes, the authors explored both the positive and negative experiences individuals encountered as they adjusted to retirement. The negative experiences included loss of status, difficulty adjusting to the new day-to-day pattern, and loss of contact with colleagues (p. 576). The positive experiences related to shedding responsibilities, increased freedom, and the ability to pursue new challenges (p. 576).

If some individuals within the school and/or district are aware of the various challenges and concerns that affect educators when they enter retirement, as well as what happens leading up to retirement, the school could help educators during the transition. MacDonald (2009) stated that it is crucial for “the institution to support all members of its workforce in their work-related transitions, and to benefit from the wisdom of its most experienced workers.” The key reason posed is that the health of an institution “is indicated by how it treats its former employees and those who are making the transition out of employment” (p. 144). Employers who treat the long-serving educators with

respect are likely to treat their younger faculty in a positive and supportive manner throughout their careers as well.

Research has shown that a person's attitude as they approach retirement will affect how they feel upon retirement (Petters & Asuquo, 2008). Major changes, such as role loss, can be very stressful, possibly leading to reduced self-esteem, unhappiness, and a decline in health (Johnson, 1986). With the loss of the familiar day-to-day pattern these educators have experienced for decades, knowing how school colleagues can assist with the transition process may help to reduce the negative effects on self-esteem, happiness, and health. Exploring ways to support educators as they transition toward retirement can help improve the educator's attitude and well-being during the process.

Given how change is different for each person (Evans, 2001, p. 21), this research provides the foundation for understanding the spectrum of challenges that exist for long-serving educators. The gathering of data may also be the starting point for acknowledging the magnitude of the change presented when ending a career and can provide a means to begin to honor the long-serving educators who have paved the way for the current teachers.

Summary

This chapter presents the background for the study, the problem statement, purpose, and significance of research. Chapter 2 examines literature related to life changes as well as adult learning and presents a conceptual framework for the study.

Chapter 2: Literature Review

For this study, five theories related to how individuals adapt to changes in their life were used to build a conceptual framework for data analysis. The five theories outlined are transition theory (Schlossberg, 2004; Anderson, Goodman, & Schlossberg, 2012), role theory and anticipatory socialization (Biddle & Thomas, 1966; Merton, 1966), life course theory (Giele & Elder, 1998; Nicolaisen, Thorsen, & Eriksen, 2012), continuity theory (Atchley, 1989; Nicolaisen et al., 2012; Salami, 2010), and Maslow's (1943) theory of human motivation. In addition, how adults learn is an important area to consider when examining the process through which educators pass as they transition to the next stage in life.

Transition Theory

The transition model (Schlossberg, 2004) involves analyzing four potential resources an individual possesses as they face a personal transition (p. 114-131). Referred to as the 4 S System, the coping resources are situation, self, support, and strategies (p. 115). Although each person has access to these resources, the degree to which each resource will help or hinder an individual may affect how they cope with a transition, with the resource functioning as either a liability or an asset (Anderson et al., 2012, p. 61). Figure 1 provides an overview of the transition model.

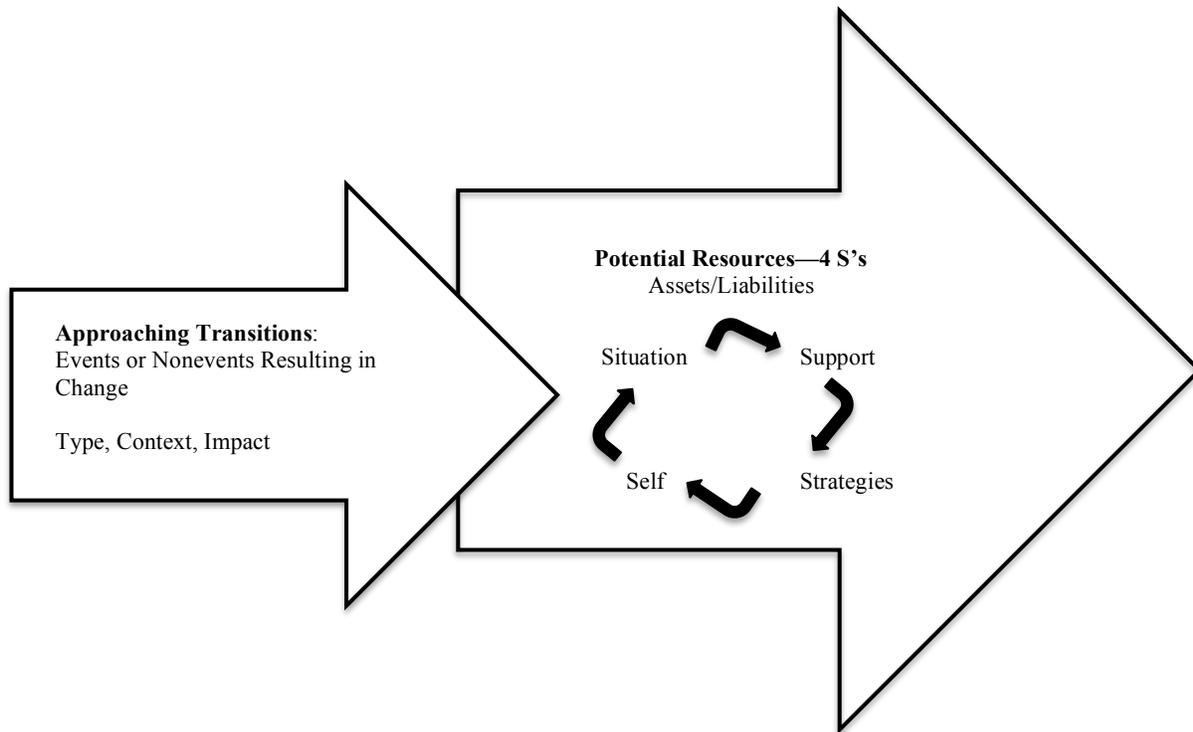


Figure 1. The individual in transition (Anderson et al., 2012, p. 39)

The coping resource of situation refers to the circumstances surrounding a transition. Schlossberg (2004) addressed the timing of retirement and asked the individual to consider such issues as family situation and responsibilities, personal health and the health of those close to them, and if the choice is voluntary or imposed (p. 115). Anderson et al. (2012) also considered whether the situation is an event or nonevent. Was retirement anticipated but delayed? As part of the analysis, timing of the transition, concurrent stress levels, the trigger for the transition, and how a person's role will change are included (p. 62). Both Schlossberg (2004) and Anderson et al. (2012) emphasized the timing of the transition as critical.

The second resource, self, refers to the personal strengths one brings to a transition. The questions to consider include how resilient and flexible an individual is when dealing with ambiguity, how to use free time, how important it is to set goals, and how tied up one's ego is with their job (Schlossberg, 2004, p. 116). Anderson et al. (2012) described this as both the personal characteristics and the psychological resources one possesses (p. 62).

Support refers to the forces around a person that are available during the transition. This can be in the form of financial resources or family, friends, coworkers, and organizational support (Schlossberg, 2004, p. 117). Anderson et al. (2012) noted social support is often viewed as the key to handling stress, but they also noted that support can make a situation either better or worse (p. 83). Anderson et al. (2012) explored the issue in more depth, distinguishing between the support measured in terms of affect, affirmation, and aid provided by the various social supports (pp. 85-87).

The fourth resource, strategy, refers to the mechanisms individuals have to cope with change. Pearlin and Schooler (1978) identified three coping strategy approaches. The strategies are based on the ability to change the situation, the ability to change how the situation is interpreted, and the ability to manage emotional responses to the situation. The goal of using one, two, or all three of these strategies is to cope with life, to "avoid being harmed by life strains" (p. 2).

Together, the four coping resources of situation, self, support, and strategy work to aid a person undergoing a transition. Schlossberg (2004) proposed individuals could use this system to identify areas of strength, as well as areas that need work, to help when deciding the appropriate time to retire (pp. 124-131). Within each of the four areas, a

person may find they have more assets than liabilities, or vice versa. In a situation where a person has more assets than liabilities, transition to retirement may be relatively straight forward; however, when the reverse is true, and liabilities outweigh assets, the transition process may be very difficult (Anderson et al., 2012, p. 63).

In addition to the four resources, Anderson et al. (2012) also considered whether the situation is an event or nonevent. For some individuals the move into retirement is an expected transition. Yet for others, the person may not have given much thought to retirement, and if health concerns or other issues arise, the transition may be viewed as unexpected. Furthermore, the risk of a nonevent may arise if an intended move to retirement is prevented or delayed, possibly for financial reasons.

The four potential resources may be assets or liabilities given each person's situation (p. 61). For example, one person may have strong family support and be in a position to work through the change, or the person may have just gone through a divorce and have no close friends to help them during the transition. In order to understand how an individual approached and transitioned into retirement, it is important to understand how each person's resources are working as assets and/or liabilities.

Transition theory, as presented by Schlossberg (2004) and Anderson et al. (2012), provides a possible lens through which one can understand how each person prepares for the process of moving into retirement in terms of the four resources working as either assets or liabilities.

Role Theory and Anticipatory Socialization

Role theory explores "factors presumed to be influential in governing human behavior" (Biddle & Thomas, 1966, p. 4). In other words, what factors affect how an

individual responds to various situation they encounter. Individual behavior was examined “in terms of how it is shaped by the demands and rules of others, by their sanctions for his conforming or nonconforming behavior, and by the individual’s own understanding and conceptions of what his behavior should be” (p. 4). The theory aims to evaluate how an individual responds within groups such as family, work organizations, and communities, while also exploring the developmental phase and personal differences that might impact an individual’s choices (p. 4).

Embedded within role theory is the concept of anticipatory socialization (Merton, 1966). As presented by Merton, while there is an adoption of the values of the group toward which an individual is moving, there is also a disconnection from the group to which the individual currently belongs. As one adopts the new values, two goals are possible—aiding the transition to the new group while also easing adjustment to the new group upon joining (p. 347).

When approaching retirement, anticipatory socialization occurs through talking about retirement with family and friends, with the likelihood of other planning behaviors such as setting leisure and financial goals, increasing as a result of the conversations (Rosenkoetter & Garris, 2001).

Carnell and Lodge (2009) explored the advantages of having a support group focused on discussing retirement issues. One participant stated that the group “helped by providing a space dedicated to thinking about retiring issues and to hearing other people’s plans” (p. 17). The participants felt that with the opportunity to discuss the transition to retirement, they were able to reflect and make sense of the process, reducing the potential pain of the impending change (p. 17).

When an individual leaves their role as an educator and the peer group they have been a member of for many years, there could be an internal struggle to let go of what is comfortable and known while adjusting to and eventually accepting the new role that waits. In terms of retirement, the use of role theory and anticipatory socialization provided an opportunity to examine the conflict a person approaching retirement may have experienced and shed light on the struggles individuals faced, especially if they moved toward retirement without planning or considering what awaited them upon leaving the classroom.

As outlined in Curl and Ingram (2013):

Individuals who plan for retirement are more likely to possess a clearer understanding of and the expectations associated with their future role as a retiree and therefore may experience more positive psychosocial outcomes when transitioning into this role than those who fail to plan. Hence, role theory is a viable and rational theory to use when evaluating retirement planning. (p. 377)

When individuals think about what retirement may hold for them, discussing plans with others, or planning for how to spend their time, the transition to retirement is likely to be smoother overall.

Life Course Theory

Life course theory focuses on the roles one has within their power, and how the roles interact with one another (Nicolaisen, Thorsen, & Eriksen, 2012). This theory proposes that while social structures within which people live regulate their day-to-day life, individuals are concurrently making decisions about their life course (p. 242). When viewing retirement using this theory, it was important to consider structural factors that

shaped people's wishes and decisions. Individuals will be affected by "retirement regulations, social security and pensions, and by the options and possibilities people see for themselves both within and outside the work force" (Nicolaisen et al., 2012, p. 241). Giele and Elder (1998) emphasized four aspects of life course: location in time and place, linked lives, timing of lives, and human agency, with human agency as the most important aspect (p. 9-11). Human agency must be considered when viewed from the position of people as actors, "making choices, having wills, goals, and purposes for their lives—planning for the future, shaping their lives" (Nicolaisen et al., 2012, p. 241).

When viewing retirement using life course theory, the roles a person has, how the roles interact with one another, and how a person transitions between roles can be examined (Nicolaisen et al., 2012, p. 242). An exploration of the roles an individual has both within and outside of the work environment, as well as the structural factors of concern, can shed light on the decisions that were made as each person transitioned toward retirement.

Continuity Theory

Richardson and Kilty (1991) defined continuity theory as a situation where "individuals maintain earlier lifestyle patterns, previous levels of self-esteem, and longstanding values" even as they exit their primary careers (p. 152). Atchley (1989) proposed the first strategy individuals may choose when faced with a changing situation is to aim for a continuity of general patterns of thought, behavior, and relationships (pp. 184-185). Decisions can be simplified if continuity is maintained, and continuity "is especially sought after in valued aspects of life" (Nicolaisen et al., 2012, p. 242). If individuals can continue some patterns after retirement, the external continuity "supports

internal continuity of self” (p. 242). When exploring retirement patterns, this theory provides insight into choices educators make before, during, and after the transition to retirement to maintain a continuity of life patterns.

Theory of Human Motivation

Maslow (1943) proposed five levels of human needs that determine an individual’s motivation. His theory suggested that the needs levels have a hierarchy of importance and generally require the more basic needs to be at least partially satisfied prior to addressing the next level. The needs levels in order of importance are, physiological, safety, belongingness and love, and esteem. The fifth level, self-actualization, tends to be addressed only once the other four needs levels have, at least to some degree, been satisfied.

If a basic need has been met to some level of satisfaction, such as the physiological needs for food, water, warmth, etc., then the next needs level, safety, can be addressed, and so on. For an educator who has been teaching for many decades, individual needs within the hierarchy have likely been met and maintained at satisfactory levels for the individual. Upon retirement, disruption to needs fulfillment may arise. This disruption may occur at the level of belongingness and love, and affect the higher needs levels of esteem and self-actualization.

Older Adult Learning

As an individual heads toward retirement, a choice may be made to engage in activities or courses aimed to prepare them for the transition to retirement. At the other end of the spectrum, some individuals may choose to move toward retirement without any specific preparations. Regardless of the choice, learning in terms of what retirement

will mean for each person will take place—either prior to the event, following the event, or during both periods of time. From the overt attendance in classes focusing on retirement issues, to the sudden realization that life is different, individuals will learn about what they might expect, or what they are experiencing, in retirement.

When exploring adult learning it is important to realize the focus is on examining “a cognitive process internal to the learner” and it includes the day-to-day experiences individuals encounter, both anticipated and unanticipated (Merriam & Brockett, 1997, p. 6). Brookfield (1986) proposed that

It is often the case that the most significant learning we undergo as adults results from some external event or stimulus that causes us to engage in an anxiety-producing and uncomfortable reassessment of aspects of our personal, occupational, and recreational lives. (p. 22)

Retirement is one of the time periods during which individuals are very likely faced with the need to reassess their life while planning for the future. Some new retirees may find it very difficult to make decisions, the result of choice dilemma (Osborne, 2012, p. 352). The potential changes these individuals face are huge, and anxiety and discomfort during the transition are possible as each person learns new routines, has new expectations, and takes on new roles within their day-to-day life.

Caffarella and Merriam (2000) proposed both the individual and the contextual perspective of a situation must be taken into account when considering how adults learn. If one were to focus only on the individual, and the thought that learning was entirely an internal experience with the outside environment given little consideration, the assumption would be “that all adults can be effective learners, no matter what their

background or situation” (p. 56). The contextual aspect brings with it a focus on the need for interactions between the learner and the environment, and addresses the point that “learning cannot be separated from the context in which the learning takes place” (p. 59). Together these two perspectives provided a combined lens through which we understand adult learning experiences (p. 66). The individual, as well as the situation and environment an adult is in, must be considered in order to understand how learning is taking place.

Fisher (1993) proposed five periods through which older adults move as part of a framework exploring adult development, continuity with middle age, early transition, revised life style, later transition, and final period. The three stable periods—continuity with middle age, revised life style, and final period—bracket two periods of instability: early transition and later transition. There is no single stage all older individuals fit into, and understanding the stage a person is in will help the individual as their “goals and activities change dramatically from one period to another” (Fisher & Wolf, 2000, p. 481). These same authors mentioned that older adulthood has been compared to adolescence in that the same types of questions are often asked: “Who am I and why am I here?” (p. 483). Also of note is the argument that the answer to the questions “Who are you, and what is your retirement vocation?” may be indicators of how successful individuals are at negotiating the post-retirement years (p. 483). Understanding adult development may help the individual and others “understand the life circumstances that trigger the need for learning” (Merriam & Brockett, 1997, p. 145).

Conceptual Framework

A conceptual framework to study retirement patterns in long-serving educators was provided by transition theory (Schlossberg, 2004; Anderson, Goodman, & Schlossberg, 2012), role theory, and anticipatory socialization (Biddle & Thomas, 1966; Merton, 1966), life course theory (Giele & Elder, 1998; Nicolaisen, Thorsen, & Eriksen, 2012), continuity theory (Atchley, 1989; Nicolaisen et al., 2012; Salami, 2010), and Maslow's (1943) theory of human motivation. These theories, along with how adults learn, are important to consider as one examined the process through which educators pass as they transition to the next stage in life.

As shown in Figure 2, these five theories were instrumental in understanding the various changes an individual underwent as they moved from one stage of their life to the next. Each theory provides a different perspective through which individual stories were evaluated when data analysis occurred.

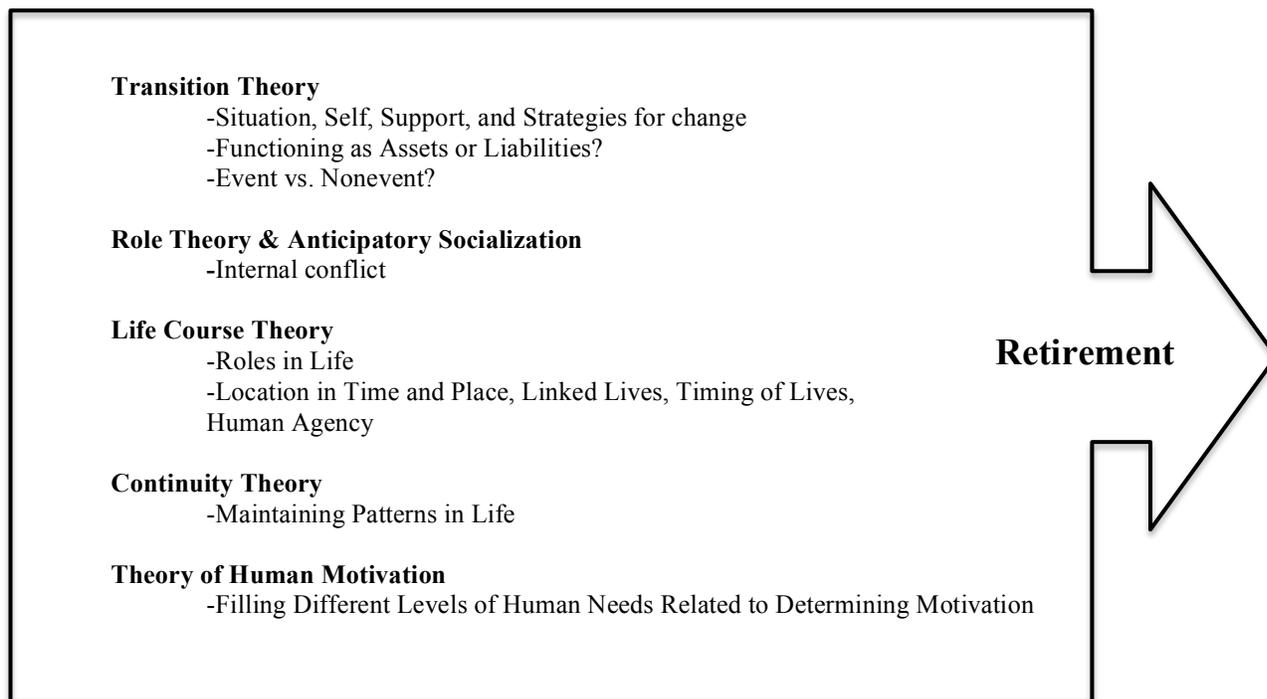


Figure 2. Five theories related to dealing with changes in life.

Transition theory (Schlossberg, 2004; Anderson et al., 2012) examines the assets and liabilities individuals have related to their situation, self, support, and strategies employed as they prepared for retirement. Analyzing the assets and liabilities helps to understand why a transition to retirement occurs smoothly or if challenges are encountered.

Role theory and anticipatory socialization (Biddle & Thomas, 1966; Merton, 1966) explores how the conflict an individual encounters may be understood. Did the individual discuss the transition with others? Did the individual begin to withdraw from peer groups while joining other groups prior to retirement?

Life course theory (Giele & Elder, 1998; Nicolaisen et al., 2012) presents a means to analyze roles individuals take on in their life both before and after retirement. When viewing retirement through the lens of life course theory, the roles a person has, how the roles interact with one another, and how an individual transitions between roles, were examined (Nicolaisen et al., 2012, p. 242). An exploration of the roles an individual has both within and outside of the work environment, as well as the structural factors of concern, sheds light on the decisions made as each person transitions to retirement.

Continuity theory (Atchley, 1989; Nicolaisen et al., 2012; Salami, 2010) allows for researchers to examine how, once retired, some aspects of an individual's lifestyle may be maintained while other aspects change. This theory also provides the opportunity to explore whether continuing to maintain certain aspects of a previous lifestyle eases the transition to retirement.

The theory of human motivation (Maslow, 1943) provides a means to analyze what happens when basic needs, such as belonging and esteem, are disrupted upon

retirement. This theory allows an analysis of how individuals are motivated to seek ways to meet these needs to reestablish balance within their new life pattern.

Summary

This chapter examined literature related to life changes, as well as adult learning, and presented a conceptual framework for the study. The next chapter presents the research design and methodology. This includes a discussion of the qualitative research tradition; research questions; defining the case; data collection; data sources and analysis; validity and reliability; limitations and delimitations; and the legal, moral, and ethical issues that were considered.

Chapter 3: Research Design and Methodology

Introduction

The purpose of this study was to explore how long-serving K-12 educators transitioned to retirement after spending decades in the classroom. With a lifetime of teaching, these educators made the final decision to end a career and bring closure to the teaching phase of their life. Once retired, these individuals faced the transition to a new day-to-day pattern. During the transition they may have experienced unanticipated challenges and/or events. Using a qualitative, multiple case study research approach, the researcher gathered and analyzed the personal stories of teachers who retired within the past six years.

A Qualitative Research Tradition

While a quantitative survey may have shed light on some issues this study's subjects experienced, the need to understand the personal stories of individuals was essential. A qualitative study provided the opportunity to gather stories unique to long-serving educators who transitioned to retirement within the past six years. When considering the focus of the research, a qualitative approach allowed the researcher to assess and analyze the various experiences of the individuals interviewed. The researcher was also able to consider how others facing a similar transition to retirement from the educational field might benefit from the experiences of those who have recently retired. In addition, information of use to a human resource department was considered, which in turn led to the development of a proposal for a program to support the transition process for future long-serving employees as they approach retirement. The ultimate goal of developing resources and programs is to honor the dedication and commitment of

educators, and to allow these individuals to continue to lend their knowledge, expertise, and experience to those facing the same retirement transitions in the future.

Denzin and Lincoln (2013) distinguished between qualitative and quantitative research as follows:

The word *qualitative* implies an emphasis on the qualities of entities and on processes and meanings that are not experimentally examined or measured (if measured at all) in terms of quantity, amount, intensity, or frequency. Qualitative researchers stress the socially constructed nature of reality, the intimate relationship between the researcher and what is studied, and the situational constraints that shape inquiry. Such researchers emphasize the value-laden nature of inquiry. They seek answers to questions that stress *how* social experience is created and given meaning. In contrast, quantitative studies emphasize the measurement and analysis of causal relationships between variables, not processes. (p. 17)

Qualitative research provided the opportunity to listen to the stories and the concerns of long-serving educators as they moved into the retirement phase of life. This research provided an opportunity to understand how some educators struggled, or did not struggle, with this life-changing event. Providing individuals with an opportunity to talk about their feelings, both positive and negative, was the starting point for understanding the challenges each person experienced and/or is currently facing now that they have retired from the educational setting. A qualitative study allowed for the development of an understanding of the social experience, as well as the establishment of a personal relationship between the researcher and the subjects of the study.

A multiple case study approach was employed for this research. The case study provided the opportunity to “retain the holistic and meaningful characteristics of real-life events—such as individual life cycles” (Yin, 2009, p. 4). The unique strength of a case study is the ability to use a wide variety of resources beyond the interview for analysis. In addition to interview transcripts, personal observations, documents, and artifacts are considered of value to the researcher (p. 11).

Research Questions

This study required that the researcher understand what each participant experienced as they transitioned to retirement. Thus, the following questions guided the study:

- a. How do educational professionals experience the transition to retirement?
- b. What are the factors and considerations that shape retirement decisions?

Defining the Case

This study investigated how long-serving K-12 educators transitioned to retirement. Eight K-12 educators who retired within the past six years, and who had a minimum of 30 years experience in K-12 education, were interviewed. The researcher’s experience is primarily in independent schools, and the participants were mostly drawn from this population.

Sampling: Bounding the Collection of Data

Following committee approval, and prior to undertaking any aspect of this research study, the proposal was submitted to Eastern Michigan University’s Institutional Review Board (IRB) for evaluation. Once approved by the IRB, Appendix A, individuals

who met the stated criteria for participation were approached and asked to participate in the study.

The study subjects were a convenience sample set, comprised of individuals directly known to the researcher, or individuals known to colleagues for whom a connection was made to become part of the research study.

Prior to participation, each person was provided with a copy of the informed consent document to sign, Appendix B. Participants would have been able to withdraw from the study at any point, if they had wished to do so. Anonymity and confidentiality were kept throughout the research process.

Data Sources

For this multiple case study, in-depth interviews were conducted with each participant. For individuals living in Michigan, interviews were conducted in person and took place either at the home of the individual or at location of their choice. For participants living outside of Michigan, phone interviews were arranged for the convenience of the person being interviewed. Additional correspondence took place electronically via email when necessary. Each participant was asked a series of open-ended questions with an audio recording made of each interview. A journal was kept to document general notes about the interview and responses given by the participants for background information when reviewing the data. The audio recordings were transcribed and coded. As noted above, informed consent was obtained prior to conducting any interviews.

A list of potential open-ended questions, provided in Appendix C, was used to guide the interviews. When seeking data related to the transition theory model

(Schlossberg, 2004; Anderson et al., 2012), a means of gathering data to analyze the four areas of situation, self, strategies and support was used. Appendix D provides a list of interview questions organized by resource that was used to guide data gathering and analysis of each person's four resources (Schlossberg, 2009).

Data Analysis

Miles, Huberman, and Saldana (2014) suggested that data analysis occurs in three ways: data condensation, data display, and conclusion drawing and verification. For this study, data condensation, the process of “selecting, focusing, simplifying, abstracting, and/or transforming the data” from the field notes, occurred throughout the research process, beginning prior to any actual data collection (p. 12). The process of data condensation will occur throughout the duration of the qualitative research project, perhaps beginning even before the researcher is aware that they are doing so. Data condensation may even begin at the stage when a conceptual framework or research questions are chosen (p. 12). Throughout the data collection process, data condensation took place as audio recordings were transcribed, summarized, and coded (p. 12). In addition, condensation occurred as themes were developed and the data categorized (p. 12).

As data were collected, methods of data display such as “matrices, graphs, charts, and networks” were considered to determine which approach provided the most useful method to allow for productive qualitative analysis (p. 13). Miles et al. (2014) strongly encouraged the use of data display over the historical use of extended text as they are convinced that data displays organize “information into an immediately accessible, compact form so that the analyst can see what is happening and either draw justified

conclusions or move on to the next step of the analysis that the display suggests may be useful” (p. 13). Using the historical method of extended text makes data analysis very challenging to evaluate and compare as there is much more data to sift through.

The third aspect of data analysis, drawing and verifying conclusions, also occurred throughout the data collection process as the researcher interpreted and noted patterns and explanations while maintaining objectivity (p. 13). As conclusions were drawn, verification was a necessary concurrent process, assessing “their plausibility, their sturdiness, their confirmability” (p. 13). In this research study, verification entailed such steps as going back to the original audio recording to ensure correct transcription, conducting a second interview with a subject to ask questions about what was discussed during the first interview, and locating additional literature related to the focus of the research.

Validity and Reliability in Social Science Research

The purpose of this study was to explore how long-serving educators transitioned toward retirement after having been in the classroom for 30 or more years. As the researcher moved forward, she had to ensure her own biases and emotions did not undermine data collection and analysis. Since the researcher had worked with most of the individuals interviewed, she had to remain aware of the potential to read more into what was shared than the individual being interviewed intended. This was especially true if she saw a physical response that was not caught on the audio recording, which may have led her to making erroneous assumptions about responses given.

Miles et al. (2014) outlined key areas to be aware of to ensure objectivity and confirmability (pp. 311-312). One point in particular the researcher aimed to ensure

happened related to the researcher being “explicit and as self-aware as possible about personal assumptions, values and biases, and affective states—and how they may have come into play during the study” (p. 312). There remained a challenge when trying to be self-aware. If a researcher assumes they have covered all areas of possible concern, without reevaluating this position throughout the study, key areas may have been overlooked.

In terms of reliability, the issues of both quality and integrity are both important. The researcher needed to ensure consistency in data gathering and analysis throughout the research process to address these two issues. Of the points Miles et al. (2014) proposed researchers consider when addressing reliability, two items stand out. Both the issue of ensuring “research questions are clear, and the features of the study design are congruent” with the questions as well as the role of the researcher within the study were both of concern for this researcher (p. 312). If the questions and the study were not in line with one another, there would have been difficulty in drawing conclusions that had value to the study itself and to understanding what the study participants experienced in general. Since the researcher interviewed former colleagues from her school, her role as researcher was clearly outlined and differentiated from her role within the school as a peer and former colleague. The individuals participating in the study were made aware of the distinction between the roles and the researcher’s commitment to confidentiality. Since many of the subjects were former colleagues, they may have been more willing to share their individual experiences.

With respect to internal validity, the focus was on examining the findings of the study to ensure they made sense (p. 312). The points that were kept in mind included “the

account rings true, makes sense, seems convincing or plausible, and enables a vicarious presence for the reader” (p. 313). If there were a sense that key points were missed or misrepresented, the study would not have been well executed. There should be, and was, a feeling that what was done was representative of the data collected.

With the use of the Schlossberg’s transition theory (Schlossberg, 2004; Anderson et al., 2012) the data presented were “well linked to the categories of prior or emerging theory” and did “reflect the constructs at work” (Miles et al., 2014, p. 313). Use of transition theory contributed to the conceptual framework by allowing the researcher to understand the data and as a measure of validity.

When addressing the issue of external validity, there are four points Miles et al. (2014) presented that were considered for this study (p. 314). The first point related to ensuring the researcher obtained sufficient detail about the study participants and setting to allow for comparisons with other samples. The second point related to the inclusion of any limits on sample selection as well as a critical examination of the possibility of generalization of result. The third point addressed the goal of ensuring the “findings are congruent with, connected to, or confirmatory of prior theory” (p. 314). The fourth point, that there is the potential for broader application due to the diversity of the sample set (p. 314), is one that was of concern given the nature of the convenience sample of subjects interviewed. The sample population was quite narrow given the group of teachers the researcher interviewed, and the independent school environment from which the individuals were mostly drawn.

Limitations and Delimitations

One limitation in this study related to the number of individuals selected to participate. The sample size was small with only eight participants. During the interview process, the responses and willingness of each participant to the answer questions posed honestly and truthfully also presented a degree of limitation. Another limitation related to the possible attitude and/or outlook of the individuals who agreed to participate. If a person were unhappy with their transition to retirement, would they have agreed to be interviewed? With all participants pleased with their transition pathway, possible insights might be limited, given that insights gained from individuals who were unhappy or who struggled with the transition are not included.

Delimitations in this study were set by the researcher and included determining the criteria for subject participation and the questions chosen to ask during the interviews. The individuals interviewed were a convenience group. They were either known to the researcher, or were introduced to the researcher by a colleague. Participants in the study were educators, with 30 or more years teaching experience in the K-12 environment, and who retired within the past six years. Seven of the eight individuals also worked in an independent school environment within the State of Michigan at some point in their careers.

Legal, Moral, and Ethical Issues

It was important to recognize the areas where one might step over a line, crossing boundaries and putting subjects of the study in harms way. Thinking ahead to what might have been problematic was challenging but had to be done prior to undertaking any research. A periodic review of what was happening, along with readjustments to the

process, were necessary during the course of the research. As mentioned by Glesne and Peshkin (1992), “Ethical considerations should accompany plans, thoughts, and discussions about each aspect of qualitative research. Ethics is not something that you can forget once you satisfy the demands of the human subjects review boards” (p. 109). During any investigation it is important to keep ethical concerns in mind during all stages of the research process. The researcher must keep the safety and well-being of the subjects in mind at all times, from the moment they become part of the project until its conclusion.

When an individual seeks information as part of a research process, there is an ulterior motive driving the research. There may be career advancement, a paper, or a possible grant resting on the results. There might also be personal financial gain or data that might improve the lives of others. A researcher must consider the subjects within the study, if the participants benefit from the research or if they are merely a source of data. The researcher also considered issues that might arise if the study participants were unaware of contributions they were making to the research process. In most cases, the use of informed consent sets the stage for research and potential subjects of a study are made aware of their rights, including the voluntary nature of participation (Glesne & Peshkin, 1992, p. 111).

As a qualitative researcher, the role one plays in gathering data may take several different forms, each with its own set of ethical dilemmas. As outline in Glesne and Peshkin (1992) the researcher may be someone who exploits the subjects, tries to intervene or reform a situation, become an advocate or a friend (pp. 112-117). Regardless of the role of the researcher within a study, it was important to remain aware of the areas

where one might encounter problems. Lofland, Snow, Anderson, and Lofland (2006) addressed many of the challenges a researcher faces, including the challenges associated with both the emotional and physical effects of research. From the possibility of information overload, to the challenges one might face when they feel they are deceiving their subjects, were important issues to consider, as was the challenge of determining how close one becomes to their subjects (pp. 54-63). With respect to how close a researcher becomes to the subjects under study, emotions the researcher might experience include the possibility of self-loathing, marginalization, sympathy, or identification with the study participants (pp. 56-63). In addition to these emotional issues, there was the possibility of putting oneself in a physically dangerous situation in order to conduct the research. Each of these situations may affect how the researcher collects, analyzes, and presents the data.

While there were possible physical and emotional effects associated with research, preparing for the possibility of these issues was a starting point for handling the concerns if they arose, thus potentially reducing the impact (Lofland et al., 2006, p. 65). In addition to the issues presented by Lofland et al. (2006), Miles et al. (2014) presented additional areas to consider when undertaking a qualitative study. Miles et al. (2014) asked the researcher to consider the worthiness of the project at a personal level to ensure, as much as possible, the project is not opportunistic in nature (p. 59). Also presented was the question of personal competency in the area of study (p. 59) and determining who owns the data and conclusions (pp. 65-66). A researcher should consider whether or not they are capable of doing the research. The researcher should

also know if they are allowed to share what they find without the final approval of the research subjects, or if applicable, the approval of a research funding agency.

With this study there were certain dilemmas that were improbable. The concerns around physical danger and deception were nonexistent. However, issues of friendship as well as both sympathy and identification with the study participants, were very important to consider. Six of the eight subjects in this study were individuals the researcher has known and/or worked with for the past fourteen years. The researcher has known one individual for almost twenty-two years. They were colleagues and continue to be friends. As the researcher also heads toward the time when retirement is on the horizon, there was the possibility of self-identification as the research subjects shared their personal stories. One reason this particular topic resonated is a sense of sadness and sympathy as the researcher sees some peers struggle with the process of moving toward retirement. The researcher remained objective, and the issue of sentimentality was not a problem, allowing the researcher to remain objective during the gathering and analysis of the data.

Another key issue considered was maintaining confidentiality throughout the research and presentation of the results. Individuals in the study may have been worried and depressed upon retiring. If this happened, and the researcher became aware of a situation within the personal life of one of the subjects, she would have ensured she did not in turn get emotionally involved, perhaps feeling the need to intervene and become the subject's advocate. The researcher also had to consider the line she would not step over, and she had to ensure she did not take advantage of her friendship with former colleagues for her personal needs. For the research subject introduced by a colleague,

Lois, the researcher did not feel the same level of personal connection with the individual, thus preventing the potential emotional response from developing.

Another issue related to maintaining confidentiality was connected to the school community where some of study participants worked. The school is quite small with approximately one hundred employees in a single building. It is likely that individuals from the community would be able to identify research subjects based solely on the number of years of employment and gender. Pseudonyms were given to all participants to help reduce the possibility of identification.

As with all plans and preparations, the researcher needed to remain aware of what was happening and adjust as necessary. This ensured any unexpected and unanticipated events were taken into account such that boundaries were not overstepped, potentially putting the subjects in harms way.

Summary

This chapter presented the research design and methodology. Included in this is a discussion of the qualitative research tradition; research questions; defining the case; data collection; data sources and analysis; validity and reliability; limitation and delimitation, and the legal, moral, and ethical issues that were considered.

The next chapter presents the data, including participants' backgrounds; an overview of how each person made the decision to retire; the planning involved; and how they brought closure to their careers. Also included is a presentation of how each person is using their time and the connections they have with family and friends, health issues, and how they are maintaining connections with their former life. Recommendations for former employers and others approaching retirement is also addressed.

Chapter 4: Data Presentation

Introduction

The purpose of this qualitative study was to explore how long-serving K-12 educators transition to retirement after spending decades in the classroom. With a career spent working with students, these educators made the final decision to bring closure to the teaching phase of their lives.

This research provided an opportunity to understanding how these educators dealt with the life-changing event of retirement. Providing individuals with an opportunity to talk about their feelings, both positive and negative, was the starting point for understanding the journey each person experienced as they have retired from the educational setting.

The following questions guided the research:

- a. How do educational professionals experience the transition to retirement?
- b. What are the factors and considerations that shape retirement decisions?

Using a multiple case study research approach, the personal stories of eight teachers who retired within the past six years were gathered and analyzed. The participants in the study were former K-12 educators with a minimum of 30 years experience in the classroom. The study subjects were a convenience sample set. Seven of the participants are former colleagues of the researcher, and one participant is a relative of a current colleague of the researcher.

For this study, in-depth interviews were conducted with each participant. For individuals living in Michigan, interviews were conducted in person and took place either at the home of the individual or at a location of their choice. For two participants living outside of Michigan, phone interviews were arranged for the convenience of the person

being interviewed. Additional correspondence with some participants took place electronically via email or through Facebook messaging. Each participant was asked a series of open-ended questions with an audio recording made of each interview. A journal was kept to document general notes about the interview and responses given by the participants for background information when reviewing the data. The audio recordings were transcribed and coded. Informed consent was obtained prior to conducting any interviews.

Participants' Backgrounds

Participant 1: Rob. Rob travelled from Grosse Pointe to Ann Arbor for the interview. He was an art teacher at an independent school in Grosse Pointe for 23 years. During his career he also worked at Wayne State University, Henry Ford Community College, and eventually the independent school where the researcher and Rob were colleagues for three years. Rob retired from teaching in 2015 with a total of 33 years in the educational field, 29 years in the K-12 setting.

Participant 2: Tammy. The researcher travelled to the home of Participant 2, Tammy, and her husband, Jon, Participant 3, for the interviews. Jon and Tammy were both science teachers at an independent school in Ann Arbor, Michigan, for decades. Tammy joined the school in 1973 and retired in the spring of 2013. Tammy and Jon were colleagues of the researcher for 15 years. During the time period when the three worked together, conversations about when they would retire occasionally occurred, with the 2013 – 2014 school year the time they both mentioned as the goal for bringing closure to their careers. Health issues were the reason Tammy retired a year before Jon. As discussed in more detail below, Tammy suffered a stroke in February of 2013, leading to

her decision to retire that spring rather than returning for one more year in order to retire at the same time as her husband.

Participant 3: Jon. Jon joined the school in 1976, leaving The University of Michigan after completing some work toward a Ph.D. in botanical science. He joined his wife, Tammy, who had been teaching at the school for three years. Jon taught upper level biology classes and a natural history course for many years. Jon retired in the spring of 2014, one year after his wife. When the school year began in the fall of 2013, Jon was not entirely sure he would retire at the end of that academic year.

Participant 4: Sandy. The interview with Sandy was conducted over the phone. Sandy is a former colleague of the researcher, having worked together for two years in Ann Arbor prior to Sandy's move back to her hometown in New York State. Sandy retired in 2012 after 40 years in education. She was 62 years old at the time of her retirement. During her career, Sandy was a history teacher primarily at the middle school level, but did some teaching at the high school level as well. Sandy was a department chair both at the school in Michigan, and again when she moved back to her hometown in New York State.

Participant 5: Anne. The interview with Anne was conducted over the phone. Anne and the interviewer worked together for five years prior to Anne's move from Ann Arbor to Columbia, Missouri, in 2006. Anne worked for several years in Columbia prior to retiring in 2014 after teaching for a total of 32 years. She was a math teacher and had experience teaching at both the middle and high school levels, but with the majority of her career spent with middle school students.

Participant 6: Lois. Lois is the mother of one of the researchers colleagues. For the interview, the researcher traveled to West Bloomfield, Michigan, to conduct the interview in Lois's home. Lois retired in 2010 after 30 years as an elementary school teacher, with a focus on teaching students in kindergarten. Early in her career, she spent seven years working in Detroit public system, eventually joining the Birmingham schools, the system from which she eventually retired.

Participant 7: Sarah. Recently retired from teaching after 44 years, Sarah was a colleague of the researcher for 15 years. Sarah traveled to the school where she had worked for the past 30 years for the interview. She was a science teacher with experience teaching at the college, high school, and middle school levels. Prior to her work at the independent school in Ann Arbor, Sarah taught at Mercy High School in Farmington Hills, and Washtenaw Community College in Ann Arbor. Her work at her last school was predominately at the middle school level where she was active in curriculum development, robotics, and with the middle school Science Olympiad team.

Participant 8: Mary. Mary was a French teacher for 39 years, spending 35 of those years at an independent school in Ann Arbor where she was a colleague of the researcher for the last 11 years of her career. Mary retired in June of 2012. Prior to joining the faculty at the independent school, Mary worked briefly at schools in Taylor and Milford, Michigan. The researcher met Mary in a coffee shop in Ann Arbor to conduct the interview.

The Decision to Retire, Planning, and Closure

When asked about when he first began thinking about retirement, Rob responded, "When I was in my 20's." Married and without children, Rob put \$18,000 to \$20,000 a

year into the school sponsored retirement program. Also, as he indicated, “Any raise I got from [the school] I always put that away. It builds up.” Rob additionally invested in ROTH IRAs. After he spoke with the TIAA-CREF representative he “crunched the numbers at home” and he realized how much he would have upon retirement. Rob “nurtured the idea for two years” before deciding to retire.

One decision he made upon realizing how he stood financially was to purchase a new vehicle:

My other truck had engine trouble. I told my wife I’m taking this money out and paying cash for this truck. Everyone at school wanted to know if I had inherited money. I said no, I had paid for it. This is what tears people apart; it’s money. I said to [my wife], I needed a truck, I have money in ROTH IRAs; so I’m going to do this. The guy from TIAA-CREF said this is smart. I wish other teachers did this. He said “you must sleep well at night.”

Rob and his wife paid off two homes, and along with his teaching, he was selling some of his paintings through art shows. Currently, his wife is still employed as an electrician, and she may retire in another three years.

The decision to retire was made in November of 2014:

We had a meeting with the TIAA-CREF man and he said I can do it in June. I had to make an appointment with the principal. I had to tell his secretary what the meeting was about, to let him know to begin interviewing people. When I went in he was on the computer and he turned around, “Rob, this is a very somber time when a senior faculty member is retiring. You are well liked and the kids love you. There is a demand for your classes.” And I go “wow, wow, wow, stop right

there. I am ecstatic. This is not like a funeral; it's golden, golden, platinum years. I am so happy, like Michael J. Fox on a hover board in Back to the Future. All of a sudden I have more poise, clear thinking. It was a great run, it's over and it's time to move on and get back to what my life was like when painting."

During his final year teaching, Rob had control over his path to retirement: "[I]n the back of my mind, no matter what stress happened, I'm thinking [I'm] not [going] to die, or a student complaining to me, we are going to get through this because I'm not going to burn any bridges, but next year I'm not going to be here." Closure at the end of the year involved the middle school teachers holding a party at a restaurant for Rob and for another person retiring:

[The middle school] gave me five minutes to talk. The school gave me a print from [a former student]. [A teacher] gave it to me at a faculty meeting. [The] upper school did nothing. No retirement party. They had a luncheon at the end of the year for everyone who is leaving, good or bad. They give you a gift. Everyone knew from November to June. I was told to come up and say a few things. [I was told] "You got your gift at the MS meeting." There were ninety something people. I put my hands on my hips, looked around, paused. No one ever died from eyeball contact. I learned to do this finally. I am going back and forth, paused and went "bye". . . people started laughing. I said "that's it, I'm out of here." People laughed and applauded for 10 minutes. I couldn't get back to my chair. People were hugging me, and laughing. [The principal] says "That's the best speech I have heard in my life."

Tammy and Jon participated in the TIAA-CREF retirement savings plan offered by the school. Prior to Tammy's retirement, they met their account representative and knew they needed another year of investment to meet their financial goals:

Jon and I have our TIAA-CREF account and we had met our advisor before I had my stroke. We knew, and he had told us, we are going to have to wait another year or two until you can retire. Then I had my stroke on the 27th of February, almost three years ago. At first I wasn't thinking of retirement. At first I was out of it totally, but as I sat here recuperating I realized I had forgotten everything about school as a result of the stroke. I couldn't remember kids names, and I wasn't really good at remembering the content at that point, and I realized by the first of May or so I really should retire. I wouldn't be ready by September. The doctor told me this, and I said "oh no I'll go back in September", and then I realized I don't want to.

Jon's path to retirement was the same as Tammy's regarding long-term financial planning, but the timing was affected by Tammy's health:

I really didn't think about retirement seriously at all until the near the very end of my teaching. I started to think more about how long it would be until I was 65 and I could retire, and what that would mean. Then events in my life sort of caused us to get around to it in sort of a round about way. First we wondered if we could afford to retire because some of my colleagues joked that they would have to work until they were 85. We began to wonder if we could do this, and I was happily surprised that Tammy's good financial planning and the school's matching funds would allow us to in fact retire fairly easily if we wanted to. So

about two years before I retired Tammy had a stroke and that sort of ensured that even though I was turning 65 I would not in fact retire at that time because we didn't know what sort of economic situation we would be in and what shape she would be in. So I worked another year and retired when I was 66, but when I actually did retire I found that it was relatively easy to do that or it seemed so at the time because you never really understand the impact of major life changes until later.

The school where Jon and Tammy worked provided opportunities to work with a financial planner, helping them plan long term for retirement as well as with the steps involved in claiming social security and gaining access to their retirement funds:

We lucked out in that [the school] had an excellent financial planner in [the TIAA-CREF representative] who worked with the school for years and years, and he became a sort of adjunct at his company, and he was someone we could go to. He helped us with the social security, all the parts and divisions, and we made all the decisions in one sitting, in one go, and he wrote it up. It was all done in a matter of hours. It was a set of uncertainties that everyone has—what's part b, and what's part f? What are all these things? He explained everything and we did it all in one sitting. We are set basically for life unless we want to change, and each year we have the chance to change things if we want to. So far we have never felt we need to do that. It turned out to be remarkably easy if you have the professional sitting with you, explaining what all these things are and how much they cost. And you figure out things, like how much copay can you put up with, and what range of medical and dental coverage can be set up. Even though it is

greatly complicated, if you have someone who knows what they are doing, you can take care of it in one day. I don't think you could figure it out on your own, easily.

Jon's general feeling about retirement is very positive, and given his and Tammy's investments, they were ready for the transition:

I would highly recommend retirement under the conditions we have. Apparently we are pretty rare. Our business manager said he looks at all the faculty stuff all the time and [said] "you guys stand out like a sore thumb", and that's because we had no kids and live very conservatively in terms of dollars and cents, so as a result when we were done with our 75 or 80 years teaching, we actually had some money in the bank.

Closure for Jon and Tammy was a celebration at the school. An outdoor classroom was built in their honor, and a party held to celebrate their retirement. For Jon, the closure also involved cleaning out his classroom and ensuring he did not glide through the final year:

I tried to do my very, very best job during my last year like I always did. I just didn't want there to be any sort of feeling by my colleagues, the school, or the community at large that I had coasted to the end. I didn't want that to happen at all, so I did everything I was suppose to do as well as I could. Then we had this giant retirement gathering which was really fun, lots of people came who I hadn't seen in a long time. I had been sort of cleaning up my office and classroom for the previous six months so that was to make sure whoever was coming in after me wouldn't have a big mess to clean up and wouldn't have all kinds of junk to take

care of. Some people who had retired had left everything for us to sort everything and throw everything out. So I had that in control and I had it down to stacks of stuff on one lab bench that might possibly be useful in continuity of the courses I was teaching. I wasn't sure if it was or not, but they took care of it and if they threw it away great, if they used it great, it doesn't matter. It's all gone now.

Tammy's closure, although a year earlier than anticipated, went well:

It [retirement] was totally different than what we anticipated. I let the school know and we had our party, and I haven't looked back, and I haven't wished to be teaching. It's nice to see the kids and I remember at least some of the names now, but it feels so different than what I would have expected. I am not feeling possessive, none of that. Even when I came back in the summer and cleaned my stuff out of the room, there was no sense of "oh I should have been coming back." It was good to be taking care of things and that was it.

Sandy's decision to retire related to the push by the district to move toward reorganizing the teaching structure involving teams, placing teachers in courses they felt unprepared to teach, and a move toward the Common Core:

I kept saying to myself before I retired, when will I know if I'm ready, because I heard people say you know, you know. And I thought how will I know, because I really enjoyed the people that I worked with. I enjoyed going everyday, the kids. Some years were better than others. You know we have those years, but we are a team and we work together well. It worked for all of us and then lovely New York State decided to go along with Common Core. We had a superintendent who started when I came back here, but he was of the mindset that anyone could teach,

and if you are a teacher you can teach anything. He doesn't believe in the idea that you should go with your passion, and so basically what he did was he broke up our team, broke up all the teams. If it works he broke it, and that's what he believed, if it works he's going to break it. Basically that's what he decided to do and it was devastating.

The Common Core State Standards is an educational initiative sponsored by the National Governors Association and the Council of Chief State School Officers. The goal of the initiative is to provide educational standards in both English and mathematics for students in kindergarten through Grade 12 and a means to measure if students are meeting the standards. The initiative had its start in 2009 and is currently adopted by 42 of the 50 states within the U.S.A. (Common Core State Initiative Development Process, 2016).

In addition to breaking up the teams and introducing the Common Core, Sandy was moved into the high school from the middle school, and expected to teach at a level she was not comfortable teaching. Regents Exams were also a concern for Sandy. The Regents Exams in the New York State are standardized tests in core subjects. A student must pass at least five exams in order to graduate from high school and receive a Regents Diploma (NYC Department of Education Yearly Testing, 2017):

I taught seventh grade social studies. He decided I was going to teach high school. Well here in New York State it is Regents and you have to prepare them for Regents. It was crazy, and I had to teach all the high school U.S. History classes and a couple of seventh grade classes, and get these kids ready in high school for their Regents. I said, after teaching 40 something years, which it was at that

point, I had taught in New York, taught at [the school in Ann Arbor], and then came back to New York. Most people retire around the age of 55 here; the teachers are in the retirement system, have taught for about 30 years, and retire. I was 62, I had taught close to 40 years, and I just said, this is enough. I had high school kids, who in the New York State included the special needs kids, who have to take the Regents. Whether you know they are going to pass it or not, they started talking Common Core. I knew in a year or two it was coming down the pike, and your test scores would determine whether or not you could teach, or if you were a good teacher. I said, why put myself through that? You know it's just all of that stuff you never had in teaching was coming. Maybe for new teachers coming out it's fine because you grow up with that, but I considered myself an old timer at that point, I go why put that stress on myself? So I said this must be my sign that it's time. So I talked to [my husband], we discussed it. My retirement, because I came back I was able to get 25 years in my New York State pension, and so I get a half way decent pension.

Having worked in New York State prior to moving to Michigan, followed by returning to New York State, Sandy had to ensure she was able to obtain full retirement benefits:

I started thinking about it [retirement] in the fall, but then after the first of the year, in January, I went for a meeting through the union getting the facts and figures, numbers wise. To be honest I was probably looking into it a couple of years prior because I was looking into my years of service. New York State is nice in providing you with that yearly, and I was going to be shy about 6 months,

so I said that's okay. I had a meeting at school and they said if you worked in the state system or local government in any way you can request those months or years. Some people were in the service and could count those years. I actually worked for the Department of Social Services, which was a county organization, for 6 months. Low and behold that was exactly what I needed, and I was able to get the numbers. I would have had to work another half a year if I wasn't able to go back. I remember going to a meeting and the light went off—well, I worked in local government. Sure enough they kept the paper to prove I worked there. I didn't have paperwork from 1968, but they had the records, and I put them through and was able to get it, and I was able to retire at the end of 2012.

The district also covers health insurance for teachers once they reach 65 years of age. Sandy paid for her own health insurance for three years until she turned 65:

My district pays for my health insurance. I had to pay until 65, if you retire before 65 you still have to pay, but it's at a reduced rate. They pay out of pocket until they are 65 and can have Medicare. At 65, which I only had to wait three years, I paid out of pocket. When I turned 65, they pay me the amount that is taken out of my Social Security for Medicare because the cost to them goes down considerably. So right now I don't pay for health insurance, they pay for my supplement which is really nice. One of the perks of public education in New York State.

When Sandy's final school year wrapped up, she chose not to have the school district celebrate her service at that point in time:

I didn't want a retirement party. The year I retired I was the only one, and I didn't want a party just for me. For one, we have high school, middle school, and elementary, because I taught at all three levels at one time or another it would have included everyone. That's the way they do it, the union, you know, puts on the party for all the teachers. I said, I just can't do it, because I was the only one, which is kind of unusual that particular year. They first said "do you mind waiting until December because there might be another retirement in December?" I said oh sure, that would be fine. Finally December came and the person said I'm going to wait until June, and by June there were three or four of us. It's not so bad when it's a group. Emotionally it would have been hard. So I was grateful for the waiting and then it was a group thing, which wasn't bad.

Anne's decision to retire arose from health issues that began to plague her after teaching for three years in Missouri. This concern, in addition to wanting more flexibility with her time once she became a grandparent, prompted her decision to retire:

About seven years ago I had been teaching fulltime for three years, and I had a very unusual health experience. It was about this time of the year [April]; I have become extremely allergic to the pollen and mold in this area. I had to take a medical leave for the last four weeks of school. I had hives so bad that I couldn't do anything. When I recovered and went back to the same school, the hives returned. There was something in the building, in the trailers, that I was really allergic to. So I changed jobs from classroom teaching to the in-school suspension teacher. It was pretty interesting, I really liked it and I had the opportunity to work with a lot of kids. They are all troubled kids, but I could feel myself in the last few

years starting to lose my patience. When I would come home I was mentally bringing too much home with me, and I just decided I was done. I felt I had given my all to teaching and it was time give a little bit more to myself. . .I knew when my kids started to have families I wanted to be done. When they were pregnant I said this is my last year. I said I wanted to have flexibility to go when I wanted to go. Everything kind of all came together. And it was a good decision for me. I don't miss it. I enjoyed every minute of it, but I was ready to do other things, and it has been nice to pursue my other interests.

When the decision to retire was made, Anne let her district know she would not be returning in the fall. There were incentives provided to teachers if they let the district know in advance of their plans, and Anne took advantage of this opportunity:

In our district they are sort of starting to weed out the older teachers, plus they also want to have enough time to figure out how many teachers they need, so they give an incentive to let them know in December if you are going to retire. They give an incentive based on your salary. I told them in December and I retired in May.

In terms of closure, the district holds a small celebration for retirees, but Anne did not attend:

The schools do an afternoon celebration for people retiring. I missed mine because [my husband] was able to take time off at the end of May so we could go visit our kids in Pennsylvania. So when I came to finish the year they did a very short presentation after school, which it just touched me very much. It was very

nice. The schools also do a retirement dinner for the entire district. I didn't go, but it's available if you want it.

The decision to retire for Lois related to a push she felt the district was making to move older teachers out of the classroom. Pensions were mentioned, and people began to wonder if they might lose their pensions if they did not retire:

I retired six years ago, 2010. I retired, I wasn't quite ready, I wanted one more year, but 2009 was the year when they were really pushing the older teachers out. And we were hearing they were going to do something with our pension, and if we don't go this year, then next year you might not get your pension. It was all this. At first I was kind of fighting it; you aren't going to make me; they are not going to push me out. I wanted one more year, but the more I thought about it, so I finally decided the beginning of June.

The decision to retire was made at the end of the school year, and Lois's concerns about how expectations within the classroom were changing for teachers and students also played a role in her decision:

I just decided it was too much, too scary, and I spoke to assistant principal; she's wonderful. I told her to take her hat off, I needed to talk to her, you know. And we sat for a while, and she said things are changing. I'm not very good with the computer. Everything was being put on the computer, attendance, and just everything. So that was one thing I was glad I retired when I did, and also the last couple of years I was there I had the all day kindergarten and it was all training them to do academics, that's all that anyone talked about. When I started everyone in the kindergarten was talking about development. We would tell

parents don't worry if your child isn't reading by the end of kindergarten. They will; that's what first grade is. And what was happening was kindergarten was turning into first grade. I felt myself fighting inside, because I know I needed to do this, but on the other hand I felt it wasn't right for some of these kids. It was good that I left when I did. It was an adjustment, it was hard saying goodbye to my room I had been in for 16 years. I think I was okay during the summer, but when the school sales started in the newspaper I would go "oh, I have to go get my markers" and then I realized I didn't have to do that any more. That was difficult.

During the initial stages of retirement planning, Lois had discussed becoming the substitute teacher for the kindergarten class. She was excited about the opportunity to remain connected to the school, but district policy prevented this from happening. In an attempt to prevent double dipping by some administrators, the district had put in place a new policy that prevented teachers who had retired from coming into the school for a period of time:

The other thing about my retirement is that when I decided at the beginning of June, and I went to talk to the principal, at this time the principal said, would you be willing to sub? And I said, yes, of course, I don't want to leave the school. She had it all worked out that I was going to be the sub for kindergarten and first grade. Someone who retired early was going to do second and third, and someone who retired about five years ago was going to do fourth and fifth. She was very happy, and then we found out in small print, must have been the beginning of August, the people who retired back at the end of 2010, were not allowed back in

the school. They didn't want any overlapping. The reason we heard they did it is there were a lot of principals who purposely retired and they would hire them back. So they were really double dipping. That year when they were buckling down on these and we got stuck in this, and that threw me for a loop. And then they said we weren't allowed within 100 feet of the school.

Closure at the end of the year for Lois involved a small gathering where new retirees could speak if they wished to do so:

Every year we have a picnic at the end of the year with the teachers. I got a little glass thing with my name on it. But there were so many people retiring when I retired, and not just teachers. There were ParaPros and some noon aids, so we were all retiring and it was a really quick thing. So everyone was doing it at the last minute. As a matter of fact, I was the only one who gave a little speech. I wanted to go out saying my little bits and stuff. Whereas 10 to 15 years ago, we used to have a catered dinner at a restaurant. Everybody would put on skits, and people retiring would do a whole big thing, and the family would come, so now it's kind of like, quick we have to pack up the school so let's have a quick picnic. Whoever can come can come. And that was fine. That was the only thing they did.

Sarah's decision to retire was made with her husband's encouragement and support:

My husband retired about four years ago, and so when he retired he was involved with the school setting up our energy dashboard. I could see that he was anxious for me to retire. I turned 65 in March, but about a year ago in January we had just

talked about retirement. He said “hey, you don’t have to work you know. We could do things and all that.” And I said, yeah, I was thinking I would work until I’m 65 for insurance, and Medicare would kick in, so that seemed like reasonable. He said that seemed reasonable, and we were just talking about it. So I said sure. Then we were at a wine tasting party with some of our friends, and people were coming up and saying “so [your husband] says you are going to retire at the end of next year.” So I thought, okay he’s ready. So I went in that next Monday without telling [my husband], and I said to the head of school I will be retiring at the end of the next year. And then went home and told him, and he was shocked. Planning for the transition toward retirement started a few years before Sarah retired. She began to change her level of involvement within the school:

I started to step back from being team leader that I was for 25 years. Other than develop the middle school robotics team, I moved away from being as involved in the decisions that were being made in school because I didn’t want to be involved in that. This past year, actually, if I knew that a certain a meeting was going to be talking about certain things in the future, I stepped back, because I didn’t want to be involved in it, because it’s still kind of the situation where people want change, and they don’t know how to say it, so they tell me and I would have to say it. And who would listen to me because I’m not going to be there? And it’s nice you say there’s your opinion, but you have nothing to do with going forward because you’re not going to be here. So I consciously didn’t make any decisions. So I did that so I said, respectfully, since you’re talking about this could I just do my

thing? I'd be in the classroom and doing something preparing. So I did that. I needed to do that.

The school where Sarah worked has listened to those retiring, and honored their desires if the person specifically requests certain approaches. In many instances large parties are held, with family, alumni, and former faculty members invited. In Sarah's case, she decided she did not want a party in her honor:

I didn't want an end of the year retirement party, because I didn't want to feel like "now you're out." It's like, oh my gosh, then I would have said, yeah you're out. How do you come back? And I just think like with everything else you don't do it for that. I don't feel comfortable with that. It worked out really well, and I hope the administration didn't feel I slighted them. They were very respectful; it was good.

Mary's decision to retire was made midyear, and coincided with the retirement of another French teacher. She was concerned about leaving the third French teacher to move forward and lead the newly hired French teachers, but began to feel that the joy she found in teaching was no longer there:

Well, a few years before I retired I remember asking a [former] colleague, "how do you know when it's time to retire?" She said, "you will just know it, you will just know it's time." My husband had been retired four years before I retired, and I remember him asking me at one point, does it bother me that he's staying at home, and I'm heading off to work every morning? I said absolutely not; teaching was pure joy. I'd go in Monday morning and bam, it's Friday. It's like I just thoroughly enjoyed myself there. But my last year there, my 39th year

teaching, and my 35th at [the school], I was just getting really tired. I could feel it in me. I wasn't having as much fun as I normally did. Teaching is hard work, but I always had just great times being there, but I was wearing out. I was losing patience on the inside, I never ever showed it to the kids. But on the inside just started thinking it might be time to let it go. I'd come home from school; I'd be so exhausted. I'd really just sit in the chair all evening, and all day Saturday to recharge my batteries, and I felt I had Sunday to really prepare, and then it's time to get ready for the next week. I was just tired.

As Mary considered what the next year held for her in terms of teaching load, she made the final decision to retire:

I retired in 2012. I was thinking about it then in the winter of 2012, [I went] back and forth. It was hard to leave [the school]; I knew it would be hard to leave [the school] because I loved it so much. But it was in the spring and just a couple ideas came to me, and I said it's time, it's absolutely time, and I can honestly say I was looking at having four preps again if I stayed another year. I couldn't do that any more. I couldn't. And I went, no it's time to say goodbye. It was mainly that, it was a lot of things, I was tired, I needed to retire, I could not face four preps again, and actually that's...but just, I felt like I was losing steam. I never let it show, it was on the inside.

The celebration of Mary's contributions to the school took place along with the other French teacher who was retiring the same year. In the winter an evening gala was held with several faculty members and former students performing. At the end of the year, a party was held with speeches from current and former faculty members, along

with several alumni in attendance. After 35 years at the school, Mary had a considerable collection of resources, some of which she purged, but others she kept for the individual hired to take over her classes. During the cleaning of her room by the school's maintenance crew, most of the materials she had kept were discarded:

I had purged. [I had kept] all kinds of posters and audiovisuals. And for middle schoolers, all kinds of clothes when you did the clothes lesson. Bags of stuffed animals. And my notebooks with all my supplemental materials that went along with my course pack so the new teacher coming in could look and see. All thrown away, and you can tell I'm still angry about it.

Use of Time and Family

Upon retirement Rob has continued to paint and is taking care of his mother-in-law:

I don't mind doing everything. Her mother has Alzheimer's. I have my hands full with my mother-in-law. I am there meeting with the doctors and nurses about her condition and her diet. We got her a really good place. They are all saying "you're her son?" and I say "no, I'm her son-in-law." She was an artist. We get along famously.

In addition, Rob was involved in curating a show at the Scarab

Club for up and coming artists in the area:

People tell me to open a gallery and I said I don't want to. I would need \$300,000 – \$400,000 backing. I thought about it, but it's a lot of work. Could be the Dan Gilbert gallery. I know I could run it, if I was in my 40's I'd leave [the school] for that opportunity. I could tell someone how to do it.

When his wife retires, they hope to travel as well: “[W]e have property in the thumb area. Her parents have four acres on Lake Huron; I married well. Her father built a 4000 square foot home.”

Jon and Tammy’s families are in other states. Jon’s family is from Virginia, while most of Tammy’s family is from Indiana. Both Tammy’s and Jon’s mothers died within the past few years, and taking care of Tammy’s mother’s estate took over two years to finalize. Jon’s father is still alive, and they visit him on a regular basis. When Jon retired, they also took a few trips, going to Indianapolis, the Netherlands, Buffalo, and other locations where there were auctions for Jon to explore. Tammy’s family visited for the Fourth of July holiday as well. In September she went to a birding event in Bay City, and last May they went to Washington D.C., meeting with some of the members of Jon’s class as they planned their 50th high school reunion.

Jon loves to travel to auctions and purchase items of interest. He has done this for decades, and he has his collection stored in two barns on their property. After spending the first year and a half organizing and purging his educational materials, he has spent time on cataloging and displaying the many tools and items he has collected over the years. Jon has also remained connected to the school as a member of two committees.

Tammy has become a member of the local wellness center and has begun to workout there regularly. A big gardener throughout her life, she has cut back on the size of the plot she tends, reducing the area to about two thirds of what she had planted in the past. She also said that with a smaller garden to take care of, traveling would be much easier. Tammy joined the Huron Valley Watershed Council and the Washtenaw Audubon Society. Occasionally, she will join the groups for field trips, but not if it involves early

morning departures: “[Y]ou are supposed to be there at eight o’clock. I just don’t want to do that. I did it for so many years with Science Olympiad, why do I want to do that now?”

In the evenings, Jon and Tammy enjoy watching television shows and have several favorites they follow. Another favorite activity is to go out and find areas they have never visited before: “[M]ostly we do like to go driving, we will get in the car and choose an area. We go to place we haven’t been before and we stumble upon parks and we take a hike. We do like doing that.”

One of Sandy’s main reasons to return to New York State was to be closer to her mother. A year after she retired her mother fell, and she is now in a nursing home. Sandy visits her twice a day, and she needs to remain close by, as her mother gets very agitated if Sandy does not visit. In addition to her husband and mother, Sandy’s daughter and son-in-law live nearby, and her son, daughter-in-law, and twin granddaughters live in Florida. Sandy would like to spend more time traveling and visiting her family in Florida, but she feels her mother’s needs are the top priority right now:

It was a good thing I came home to take care of her. Just my husband and myself. My daughter works. Good thing my husband retired last year. He’s been able to help me a lot. I couldn’t do it without his support. My brother lives three hours away. It might just as well be 26 hours away. We do what we can. My mother always felt she would go in her sleep and she hasn’t. It has been a bumpy route, and we have to do a lot of stuff with her finances. It seems like one day you have a calm day and the next day it slaps you in the face. You just never know.

Prior to her mother's health needs taking priority, Sandy enjoyed working as a substitute teacher at her former school and spending time with friends:

I connected with some friends I was never able to do much with. We would take day trips, we would go places, we would go shopping, we would go out to lunch, we would just do things you just wished you had time to do. My house got cleaner. You start going through things, I wanted to downsize my house. You accumulate a lot of things in 40 years of marriage, and you are just starting to weed through some of those things. I was never lost for a day at home, saying what am I going to do today? It wasn't boring and it hasn't been. I am not at the nursing home all day, and when I come home there is always something to do.

Anne and her husband have two sons, both married with children, one living in California and the other Pennsylvania. Her husband is an endowed chair at the university, and has no current plans to retire: “[W]e are healthy and we can get around, and all that kind of stuff. Unless something like that changes we are settle where we are for a while.” With her retirement, Anne and her husband are “finding a really nice rhythm” to their days. As Anne describes, “He likes it because I take care of all the little crap. The errands and stuff; I don't have to do it after school. I can pace myself. I have time to work out; I have time to cook.”

With retirement Anne has spent time getting things done around the house that there never seemed to be time for previously. A key area of involvement for Anne has been the Buddy Packs put together for students with free and reduced lunch within the district. A group of retired teachers are involved in putting together food for these students to take home each weekend:

It is very interesting when I go to this retired teachers group. It's like some people have never retired, they have taken their teacher personalities, and moved in other directions. The group is very active in doing a lot of community volunteer work, so one of the things I help out with is what we call Buddy Packs. In Columbia 40% of the kids are free or reduced lunch, and a lot of the kids come from homes where there is no food available, so the group puts together a bag of food the kids to pick up on Fridays, so that they have food during the weekend. Many of the kids eat their breakfast and lunch at school, and for some kids these are the only real meals that they get. The buddy pack thing is extremely well organized. There are people that go on Thursday, and pack the bags. Someone else delivers them to the schools, so I go to one of the elementary schools with a friend, and we put it in the lockers. An extremely well organized program that is easy to do because you can pick any part. The retired teachers' group has a lot of connections with the service organizations in Columbia so there are a number of things you can choose to do. You can do as much or as little as you want. Teachers are well organized.

One of the pleasures of retirement for Anne has been laying in bed listening to the buses go by at 6:30 a.m. and not having to rush to get ready to go to school:

There is nothing like getting up and making coffee, and actually being able to drink your coffee when its hot, and not having to be running back and forth. The other thing retired teachers will tell you is it is awesome to be able to go to the bathroom whenever you want. It's the little things like that; it's not the most dramatic things.

Lois has two children, a son and a daughter, both married and both with two children of their own. Her children live nearby, and she visits with them frequently. Her husband is still working and may retire in a couple of years. Lois's transition to retirement was a year earlier than she had envisioned, and her approach to dealing with the change was to begin tutoring students. The first year after retirement she had 10 students:

That was my bridge. It was a lot of the kids I knew already. I knew the kids, I was in touch with the parents. I was still in touch with the teachers who had the students. I would go to the school for the Halloween party. It was kind of my bridge. I really needed that, plus I think the other problem I felt like I had to be doing stuff. I volunteered in Oak Park half a day a week, and I volunteered at my old school. I helped out a new teacher for a morning. I just needed to be doing stuff. The tutoring too, I loved the whole education thing. Knowing that I was bringing in a little bit of money, it just made me feel like I was contributing to the house. Not so much that we needed it, but I was doing something.

As the years passed, the number of students Lois tutored began to decrease. The second year she tutored six students, and this past year one student. She feels that she is now done with tutoring, but will consider taking on a student if they are someone she has worked with in the past. As Lois described it, she needed to transition with "little baby steps."

With retirement Lois has found there is freedom to her daily schedule she is beginning to enjoy, but it has taken her time to reach this point:

Another thing about retirement is not having a schedule. It's a big thing. Even now when I look at the calendar I like to know I have something planned for the day. I laugh at myself, before I retired "If only I had a day to do anything I want. Just stay in the house." Now I have the opportunity and I feel guilty about it. So I have gotten better about that, even getting up in the morning when I don't have something like water aerobics or something, I would get up at 7:30 [a.m.] anyway and think this is late, but all of a sudden it would dawn on me, I could sleep to nine o'clock if I want. I have nothing this morning, but I would say that took me four and a half years to figure that out.

A few months prior to retirement, Sarah was approached by the company that had purchased a curriculum that she and another colleague had helped to develop with a group of educators associated with the several universities. Sarah was asked to work as a consultant for the company, traveling to various school districts around the country to do teacher training for schools that purchased the curriculum. The consulting will be whenever Sarah is available and able to travel:

So I said yes, I love this curriculum. It's nice. So I could say yes or no. It's on my time. I said I don't want to be locked into a part time thing. I want to be wherever I am. So they would fly me from wherever I am at the time for a day or two. So we did a professional training for the teachers who are doing it. There are four of us that are retired and there are five classroom teachers that won't be able to do it during the school year. It's exciting that it's exploding. It's very fun.

With three grown children, one of whom is getting married next summer, Sarah and her husband want the freedom to travel and help with the upcoming wedding. The opportunity to work as a consultant came along at the perfect time for Sarah:

They just made you feel like you were a person who's expertise they needed.

That's kind of the cool thing. It's not like you retired and your gone, which I think was really hard for teachers. It's a blow and I know it's been a blow to several teachers, but so that this came up it was almost like God was looking out for me; pretty weird. It's not going to be like an income thing, our daughter is getting married next year, so a lot more other things I can do as well for us, like travel for fun. It's just an opportunity, and [my husband] knows it will fill a need, and I can do it whenever I want to do it. He realizes I am that kind of person. If I'm not doing that I'm going to be doing something else. He'd rather I be doing something in a school where, that's what I like.

Sarah has remained connected with the school as well; both she and her husband are on the current list of substitutes faculty can call for coverage, and Sarah is still working with the middle school teachers who have taken over the robotics program she began a few years ago.

Long-term plans for Sarah and her husband involve travelling around the country to go hiking, golfing, and kayaking. Another goal includes taking their children on trips:

As time permits, we started a tradition now the kids are out of school, once every two years, taking everybody on a family trip. That's what we do; it's the memories. We want them to have the memories. You can give them the money after, but it's the memories that we want to create.

Mary retired four years after her husband, and one thing they enjoy doing is visiting their daughter in Chicago and their son in Washington, D.C.:

We do one or two big trips and year, and other than that we love being at home.

He does his thing, I do my thing, and we enjoy doing things together. I've not been bored one minute of my life.

When not traveling, Mary finds time for ballroom dancing and yoga, but she is hesitant to commit to anything that requires her to establish a specific schedule. She is interested in taking classes to continue to learn but has not pursued this possibility because she wants the freedom to decide on the spur of the moment what she will be doing each day:

I have a good balance between playing each day and then relaxing. I love to read.

One thing I'll say, one goal in retirement was to play the piano more, and I'm not doing that. It's a silly thing, but I love to read. I've got friends, the ballroom dancing.

As Mary contemplated her options for the future, she feels there is so much to choose from:

There is a lot out there you can do. But I guess life is so crazy, you don't know how long you're going to have to live or when a tree's going to fall on your head.

So have time to do what you really want to do. And there's never an end to the list of what I would like to do.

Health

For four of the individuals interviewed, health issues have been or are a concern.

Rob, who has had several health-related issues, shared:

I have had health problems. I want to maintain my health. I am a stage three cancer survivor, but if I take care of myself I'll have it forever. I have knee surgery coming up. You do what you can, but it's about quality of life really. With a little bit of forethought everything else is gravy.

He also said, "It feels like I'm in grad school again, a major block of time to paint. I haven't had that for 30 years."

Tammy's health was the key reason for the timing of her retirement. Having suffered a stroke in February of 2013, her doctors predicted her full recovery would take at least two years. Initially, she thought that she would be fine by September, but she realized she would not be ready for the fall:

At first I wasn't thinking of retirement. At first I was out of it totally, but as I sat here recuperating I realized I had forgotten everything about school as a result of the stroke. I couldn't remember kids names and I wasn't really good at remembering the content at that point, and I realized by the first of May or so I really should retire. I wouldn't be ready by September. The doctor told me this and I said oh no I'll go back in September, and then I realized I don't want to.

Tammy's health continued to improve after retirement, but her heart rhythm was not as regular as she and her doctors wanted. She had two heart procedures, and the second one seemed to fully correct the remaining problems:

I had an ablation a year ago May, and then last summer I realized my hear rhythm wasn't right again so they said well we can shock you or you could go through another ablation. I said I know the doctor would like to do another ablation because he wants to clean up some things from the first one, so lets go and do

that. I was in within two weeks and when he was done with the procedure he came in smiling “we’ve got it. I corrected all the places I didn't get and treated some new ones.” And indeed he did. I felt better within a week. I have felt it in my workouts in the gym. I have been telling Jon its like I have my life back again, but I don’t want to go back to school again.

Anne experienced health issues a few years prior to retiring, and this initially led to a change in teaching assignments in her school. She moved from teaching classes to supervising the in-school suspension room. There seemed to be something she was allergic to in her classroom:

About seven years ago I had been teaching fulltime for three years, and I had a very unusual health experience. It was about this time of the year [April]. I have become extremely allergic to the pollen and mold in this area. I had to take a medical leave for the last four weeks of school. I had hives so bad that I couldn’t do anything. When I recovered and went back to the same school, the hives returned. There was something in the building, in the trailers, that I was really allergic to. Either as a result of the hives or genetics I became diabetic. I guess pre-diabetic. I was finding it hard to control what I ate. I figure everyone goes through this. Sometimes when you get tired you eat anything. I knew I needed to work out more, and it was hard to fit in all of my workout time, plus work, doing everything you normally do.

Sarah is currently facing knee replacement surgery, and the timing for this will be based on a number of factors, including balancing the health issues of family members, a brother and sister, she and her husband have been helping over the last few years.

Connections and Pride

Rob has kept in touch with friends and former colleagues during retirement:

There are so many things I could do, but you have to pick and choose. You can't be there all the time. My graduate advisor from Wayne had gone blind and has dementia. I spent the day there. He didn't remember me. I was torn; he was one of the brightest minds. I give back to the people who helped me, I will help them any way I can. A couple of people from our church needed a ramp built and I helped them with that...I have a friend I have known since 1957. We grew up on the same block and worked for the City of Dearborn together. We had motorcycles together and we get together once a week to talk about life. We talk about the widest range of things. He is going to help me take down my show because he knows about my knee. There are about five other guys and their wives we get together with in St. Clair Shores. I'm not sitting around.

One thing Rob does miss about teaching is the connection he had with students.

As a former running coach for the school, he has continued to show up the occasional meet:

Up at the cottage they had the regional cross-country meet at Wagner Park. I went to that. Everyone thought I had driven a long way, but it was five miles. I like to watch people run. I will go to the spring meet as well at Lutheran Westland.

As he reflected back on his career, the area where he found his greatest pride also relates to the students: "I'm most proud to have given my students a wide range of visual art skills that will serve them well their entire lives."

For Jon, remaining connected to the school has meant being a member of two committees. He visits the school for meetings, attends alumni events, and is a welcome sight in the hallways when he is at the school:

I guess what I am discovering now that I am one and a half years out from retirement is that I am glad that I have kept my connection with the school volunteering, to serve on two committees. I am still on the admission committee and I'm still on the building and grounds committee. It's nice to go in there and see my colleagues. I can see that they are moving along with their lives. My daily connection with them is gone, but it's okay. I have seen this with many other colleagues, they come back to say hi and everyone is so busy in building they don't have time to talk to you. I get that. But, it is nice to see the building and I really feel strongly about the strength of the school for you people, and so I enjoy still pitching in. The work I do now isn't paid in terms of salary, but it is very gratifying to do it. So now I'm finding I'm actively looking for ways to connect with my former colleagues. I'm still on the email system, I see alumni a lot, a lot of them are friends and are former Greenhills students, some in their 50's, 40's, 30's, or 20's.

For Jon, what he finds the greatest pride in relates to the safe space he developed in his classroom for all of his students and the ability to he share his love for his subject matter:

I think I tried to convey how exciting the knowledge I have is and was to acquire, and I tried to be very patient, kind and understanding as my students were growing, and give them a space that was safe enough for them to ask the

questions they wanted to ask. I tried to create a safe place to learn and demonstrate it was exciting to learn.

Tammy has remained in contact with a few people at the school, going out for coffee on occasion or meeting for lunch or dinner. She has attended alumni events along with Jon, and also continues to go to the Alumni Mothers' Luncheon each December, and the Women Over 50 Luncheon held at a former colleague's home each summer. Jon and Tammy are on the planning committee for the school's 50th anniversary celebration, which will occur during the 2017 – 2018 school year. Both have also attended the graduation ceremonies in June each year.

When asked about what she feels most proud of in her career, Tammy said it relates to her connection with students:

When I was at my best, and I don't feel I was at my best the last three or four years, when I was at my best I think I was a good sounding board for kids who needed advice and help with things. On occasion I sought them out, but kids sought me out. I acted like kind of a guidance counselor.

In terms of curriculum, the genetics unit she developed over several years is something that continues to inspire students: "The genetics unit; that was another good thing. I have had several students who loved this unit and wanted to become a geneticist."

Sandy has spent much of her time caring for her mother. She lives ten minutes from the nursing home and goes there twice a day, usually during mealtime, to be with her. Prior to her mother entering the nursing home, Sandy was on the substitute list for her district and helped plan and lead the middle school trip to Washington D.C.,

continuing to do so through the year following her retirement. In terms of pride, Sandy focused on her ability to balance both her career and her family life:

I was teacher of the year before I left here in New York, and then to go away for 15 years, but I did become department chair, and I did have the members of my department and other departments respect me, and parents and students respect me. And then to come back to Port Byron and I got teacher of the year a couple of years back. It was like wow, I must have done something right, but I think it was because I was involved, even though I had a family at home I don't feel I ever neglected my family during my career. I was able to manage both. I guess all of that, I look back and am pretty proud of what I did.

Anne has remain connected with her district by helping with the Buddy Packs each week, and she has remained in contact with a few of her peers:

I thought I would miss it more, and I don't. I thought I would miss being around the people I worked with and I don't miss that because I thought who do I talk to? I have enough of a network that I am always busy doing something with someone, and the people I worked with and were my friends, I get together with outside of work anyways. It's been really nice.

When she looks back on her career, Anne is most proud of the moments when she knew students finally understood the concept she was teaching:

I would say it was always exciting, especially teaching math, and you probably had the same experiences teaching science when a kid struggles through a concept and gets it. You just see it on their faces, they've got it; they understand it. That's

pretty cool. And it happened all the time—whether it was a boy or a girl, there was a kid who struggled with a concept and they got it, and that was the best part.

Lois's connections to her district have dwindled over the last few years. Early on she tutored students, but the number reduced each year, and now she is no longer tutoring students. She had hoped to become a substitute teacher upon retirement, but as mentioned previously, the district had put in place a new rule that prevented recent retirees from entering school buildings for six months in an effort to prevent “double-dipping” by some administrators who had retired and then returned to work.

For Lois, her pride relates to working with challenges students presented and being ready and prepared each week for her classes. One young boy was particularly challenging because of selective mutism. After working with him for several months, he finally spoke to his peers in class:

I read up on it. I decided not to force him, I accepted him for what he was, and by spring I said to him, “you know what, let's work on making a sound.” And then he knocked on the door, and it was recess in winter, and he had a scarf on, and he kept going [clearing throat sounds], and I'm going, “oh, is it too tight?” It went right over my head, and he finally looked at me and [clearing throat sound], and I'm like “oh, my God!” And he laughed, and we worked on saying one word. I would take him alone when the kids had specials and we were in a room and I would write down his words. And he went around the room—chair, table, chalk—he named everything for me.

Sarah is early in her retirement, but has already been visible in classrooms as a substitute as well as helping two new teachers as they take over the middle school

robotics program. Sarah spent many years working with groups at various universities developing and testing middle school science curricula. She finds her greatest pride from her teaching career related to her efforts developing curriculum, the robotics program, and working hard to do her best for her students.

Early in her retirement Mary did some substitute work at her former school, but soon realized she was not interested in doing so on a regular basis: “I think I went in about 10 times. It was fun then I thought, no, I didn’t want to do that any more. Can’t get up that early!” Mary has also joined the women’s luncheon group each summer. In terms of pride, one area Mary focused on was her ability to teach students a foreign language:

I knew how to teach French as a real communicative skill. It was not grammar based. We had the grammar structure, but to get those kids into thinking in French, and speaking in French and having fun doing it, and getting them on the road where most of them continued in college. It was lovely.

Another area of great pride related to the lessons Mary prepared to support her instruction, “Teaching in the immersion style, the lessons I created, my course packs. All my materials that I created.”

Recommendations for Former Employers and Others Approaching Retirement

When Rob was asked if he had anything he wished his school had done leading up to his retirement, his response related to his transition out of the school. He felt he could have offered more to the institution as they sought his replacement:

I do wish the school would have said they would contact me for advice or direction for the program. When I retired they told me there would be no need to attend the end of the year department meetings or divisional meetings. Even

though it would have taken time, it would have been nice to express my views about the following academic year. It also would have been nice to meet my replacement and explain my views about my curriculum. Instead they wanted me out the door ASAP.

When Jon reflected on what he would have like the school to do to help prepare faculty for transitioning to retirement, his thoughts focused on helping faculty prepare financially. Early in the school's existence he felt this would not have been possible, but now feels this is something that could and should occur:

I think they could have done a lot more, but not at the beginning as the school was trying to get on its feet. We didn't have people in place who could tell us about this; they didn't have the services faculty have now they can go to. We didn't know about putting money away and how much. I'm sure that knowledge existed but it wasn't widely disseminated, so I always felt we were making guesses in the dark, whereas now our business manager is on top of these things, and there is a lot of experience to draw on from within the [school] community about these issues. It would be nice actually to have outsiders come into the school, even once a year to talk to the whole faculty about retirement planning specifically. We had [the TIAA-CREF representative] come in to talk about the benefits plan, but that was very broad and wasn't really aimed at what would happen if you stayed here a really long time. That's something that would help with faculty retention and morale, if you could see the mental math, this is what would happen if you put in so much money.

Jon also expressed interest in having long-serving faculty involved in deciding what they will do to leave a legacy when they retire, what is it that each person wants to be remembered for, and what area of interest does each person have time to work on:

More importantly it would give perspective on how you want to build your legacy. What is it that you want to do here that your students and your faculty peers can benefit from in the short term and long run? Do you want to leave a legacy of being a certain kind of teacher, and you can look around the spectrum of teachers and you can see which one will become you. How will your students look back on their experiences with you? This is someone who will only be with you for about 100 hours a year, which isn't very much. How are you going to fill those hours? You need to consider these things, but you probably aren't going to think of these things unless someone comes in and says okay, here are the things we have found people benefit from while they are working rather than after the fact.

Tammy's recommendations also related to the financial planning aspect of retirement and the help provided when preparing to apply for social security and medical coverage:

I don't know if other people get the same treatment we do, but [our business manager] advised us to get in touch with [the TIAA-CREF representative]. That helped immensely. All the questions we could have had if we thought of them he answered. We filled out the paperwork with him that we needed for Blue Cross Blue Shield and Priority Health and the Humana pharmacy stuff. That was just a tremendous help. If people came in and talked about it—[another TIAA-CREF

representative] came in once and talked about retirement. We went to [her] office and the TIAA guy a year later. There is only so many we have time for. Just to encourage people to sign up with somebody would be a good thing.

While Anne did not have any specific recommendations for her former employer, she did hope that those approaching retirement were able to adapt to the changes that await them and try to enjoy their new life pattern:

I think you have just got to be ready for that next stage, whatever it is, and I think the other thing when people are thinking about retirement, and I especially started to think about this when I entered my 60's, is you have got to enjoy it. People in my father's generation didn't, many of my uncles, and my father's friends, and my father died in their 60's just as they were getting ready for their retirement. I wanted to enjoy it.

For Lois, the existence of a mentoring program for new teachers is something she feels would be of value within her former district:

I almost wish there was some type of program for those people who do retire, like a mentoring program for some of the new teachers, or people who just need help. Paid or not paid, but if like during the summer we have three brand new teachers that started. Would you be interested in just coming in? I think, and I'm not just talking about me, I have a lot of retired friends, it would have been just nice segue, you were such a good teacher, could you just sit in, you know?

Sarah would like to see opportunities for retiring faculty to focus on an area of expertise as they transition, to have the chance to do something they are passionate about. She would also be in favor of coming in to help teachers with tasks that can take them

away from their day-to-day teaching load. When discussing what the school could do, Sarah mentioned coming in to help with committee work, or even being part of disciplinary committees when needed:

Whether it is to help with this or to sit on a committee, or if there is a discipline issue, you can be objective if you use to do this. Could you help in that aspect? And take some of that awful part of any kind of job away from people; or help plan the trips and things. You do the outreach and things; that's what you could use us for. And that's perfect; on our time, it could be one day a week, or you could do it long distance or you could come into the school, or maybe it's like a week a month, or whatever it is, but it's helping and it still allows you to then realize you get that opportunity to slowly move away and realize that things, you know, are in place. And someone else is going to retire and take that position.

Upon retirement, Mary was not pleased with how her room was entirely cleaned out, and resources she left for the next teacher placed in the garbage. She is available to help when needed, and although she is not sure what form this help would be, she is open to suggestions:

I'm not sure what it would even be, because we are invited to the events, but once you leave as a teacher, what could we do? I'll come in and sub if that's what you want, but there's more. I think it could be something. They invite us to the Mothers' luncheon, but I know it's a fundraiser. I'm thinking they should host a luncheon every once and a while for retired teachers when they aren't looking for money. I don't know. Or, like grandparents' day—retirees' day—come in and watch classes, and just see what's going on. I don't know, but then that's a lot of

headache and work. I don't know what it would be, but like others have said, once you are retired you are gone. You are done. Except for the fundraising and I think what could it be? But it could be something, more than what it is.

Summary

This section has examined several aspects of the lives of eight individuals who retired after teaching in a K-12 school for over thirty years. The individuals taught different grade levels, had different content areas of expertise, and each person made the transition to the new phase of their life. Background information on each interview was provided, followed by the inclusion of data on how each person made the decision to retire, the planning involved, and how each person brought closure to their teaching career. An overview of how each person is using their time in retirement along with family commitments was explored, as were the health concerns of four of the eight participants. The section concluded with an overview of the connections maintained with former colleagues and the school as well as recommendations for their former employers for future retirees was presented.

In the next section, the experiences of these eight educators are analyzed using theoretical framework presented in the literature review. Suggestions for educational leaders and additional research is also introduced.

Chapter 5: Analysis of Data

Introduction

A qualitative, multiple case approach was employed to gather the personal stories of eight individuals who retired within the past six years after spending decades as educators in K-12 settings. The interviews explored several aspects of the transition process, including challenges each person faced, and recommendations that might aid others approaching the same transition period in their lives.

The questions that guided the researcher were:

- a. How do educational professionals experience the transition to retirement?
- b. What are the factors and considerations that shape retirement decisions?

The conceptual framework for the analysis of the data was provided by a combination of five theories: transition theory (Schlossberg, 2004; Anderson et al., 2012), role theory and anticipatory socialization (Biddle & Thomas, 1966; Merton, 1966), life course theory (Giele & Elder, 1998; Nicolaisen et al., 2012), continuity theory (Atchley, 1989; Nicolaisen et al., 2012; Salami, 2010), and Maslow's (1943) theory of motivation. These five theories, in addition to how adults learn, were important to consider as one examined the path taken by each of the eight educators as they transitioned to retirement.

In this chapter, the five theories that form the conceptual framework are briefly reviewed and an outline of the key themes identified from the interviews presented. Cross-case analyses are used to explore of the application of the conceptual framework by the participants in their journey into retirement. In addition, based on the overall

analysis, recommendations for educational leaders and suggestions for further studies are provided.

Conceptual Framework Review

Transition theory. The resources of situation, self, support, and strategies are the focus of transition theory (Schlossberg, 2004; Anderson et al., 2012). Each resource has the potential to function as either an asset or a liability for an individual facing changes within their life and, in this instance, the transition to retirement.

The circumstances surrounding retirement are related to the situation individuals face. This resource focuses on the timing of the retirement, with an emphasis on the family situation and responsibilities, personal health, the health of those close to the individual, and if the choice is voluntary or imposed (Schlossberg, 2004, p. 115).

The personal strengths one brings to a transition are the focus of the second resource, self. Individual resilience and flexibility when dealing with ambiguity, ability to use free time, how important it is to set goals, and how tied up one's ego is with their job are key aspects to consider (Schlossberg, 2004, p. 116).

Financial resources, family, friends, co-workers, and the organizational connections that may be available during the transition are the focus of the support component of transition theory (Schlossberg, 2004, p. 117).

The fourth resource, strategy, relates to the mechanisms individuals have to cope with change. The three main approaches to coping are to try to change the situation, to change how the situation is interpreted, or to manage emotional responses to the situation (Pearlin & Schooler, 1978).

Role theory and anticipatory socialization. Role theory and anticipatory socialization explore how the conflict an individual encounters may be understood (Biddle & Thomas, 1966; Merton, 1966). There are two key questions related to this theory: did the individual discuss the transition with others, and did the individual begin to withdraw from peer groups while joining other groups prior to retirement?

Life course theory. The roles a person takes on in their life both before and after retirement, how the roles interact with one another, and how an individual transitions between roles can be analyzed using life course theory (Giele & Elder, 1998; Nicolaisen et al., 2012).

Continuity theory. Continuity theory focuses on how some aspects of an individual's lifestyle may be maintained while other aspects change once retired, and whether continuing to maintain certain aspects of a previous lifestyle can ease the transition to retirement (Atchley, 1989; Nicolaisen et al., 2012; Salami, 2010).

Theory of human motivation. An exploration of personal motivation can be connected to Maslow's (1943) theory of human motivation linked to a hierarchy of needs. Once basic needs are satisfied, such as food and safety, individuals are able to focus on needs such as belongingness and love, esteem, and self-actualization. If a basic need is disrupted, other needs levels may be disrupted as well. Reestablishing balance within a more fundamental needs level allows one to address balance within the higher levels. With retirement, belongingness may be affected, and in turn the needs of esteem and self-actualization impacted.

Key Themes

Although each person's transition was personal and determined by their own set of circumstances, there are three key themes that are evident within the pathways taken.

1. The individuals had control over the timing of their retirement; all participants knew it was the right time to make the transition out of the classroom.
2. Each person is happy with both the choices they made in the retirement process, and with the life they now lead.
3. While the length of time and degree of involvement differs, each person wanted to remain connected to their school and colleagues once the decision was made to retire.

These themes are addressed throughout the following analyses of the participant interviews.

Cross-Case Analyses

The conceptual framework provided a means to analyze each person's journey, with transition theory's situation, self, support, and strategy aspects evident to some degree within all eight interviews. In order to understand how each person approached and transitioned into retirement, understanding how each person's resources were working as either assets or liabilities was explored. As presented by Anderson et al. (2012), when examining each of the four areas, a person may find they have more assets than liabilities, or vice versa (p. 63). In a situation where a person has more assets than liabilities, transition to a retirement may be relatively straight forward; however, when the reverse is true, and liabilities outweigh assets, the transition process may be very difficult. For each person in this study, their resources were working more as assets than

liabilities, helping ensure the transition was relatively smooth, and while the experience of each person was unique, all individuals had control over the decision to retire.

Although the timing was not what either Tammy or Lois had envisioned, they each felt their decisions were the right choices. For Tammy, her stroke precipitated the change, and brought about the transition a year ahead of when she and Jon had planned to retire. For Lois the changes within the district, and the expectations for greater focus on testing in kindergarten as well as more computer use by faculty, were key factors that affected her decision. For Sandy, Anne, and Mary, all three felt a decline in happiness within their careers, and each knew that it was time to make the transition to retirement. For Sarah, Rob, and Jon, they also knew it was time, but the planning aspect was in place for a longer period of time. All three of these individuals had been planning the transition for a year or two prior to making the final decision. Upon retirement, all of the participants are happy with their life.

For this group of eight retirees, personal health was not an issue of serious concern upon retirement, and other than with Tammy's stroke, it did not play a major role in deciding the timing of retirement. While both Rob and Sarah faced knee surgery, the timing of retirement was not affected by these needs. Each person also had financial security, and at least one close family member, including their spouse in all cases, upon whom they could look to for support as they moved into their next phase in life. For all but three individuals, Rob, Jon, and Tammy, children were also part of their support system. Although these three individuals do not have children, alumni connections remain an important part of their lives. All participants also remain connected to social groups. From Rob's work in the arts community, Jon's participation on committees at his

former school, Lois's work as a tutor, Sandy's work with the Washington D.C., trip and working as a substitute teacher, and Anne's involvement in the Buddy Pack program, social connections aided their transitions out of the classroom. Tammy and Mary's social connections have been more personal involving one-on-one engagement with former colleagues and students. In each case the social connections have helped both women, allowing their support systems to be an asset during the transition process.

For Lois, Anne, Mary, and Sandy, the application of transition theory's strategy was evident when dealing with their teaching positions. For various reasons each of these individuals chose to remove themselves from the classroom as a means to reduce the stress and dissatisfaction they were feeling. For Sandy it was the coming inclusion of the Common Core and the stress associated with teaching courses she felt she was not prepared to teach that were key factors in her decision. The need to prepare students for the Regents exam was not something she felt comfortable with. In addition, changes to the internal organization of the school were disappointing for Sandy. She felt the new superintendent was making too many unnecessary changes. For both Mary and Anne, feeling less joy on a daily basis was a concern. Neither loved teaching the way they had in the past, thus precipitating their decisions to move out of the classroom. For Lois, the shift toward more technology and testing kindergarten students were key factors in her decision to retire. Regardless of the motivating factors, each person chose to change their situation by retiring.

For Sarah, the use of role theory and anticipatory socialization provides a window into her emotional transition during the year and a half leading up to her retirement. Her discussions with close peers during this time, as well as her decision to step back from

key roles within her school, helped her make the move toward retirement on her terms, allowing her to mentally adjust and adapt to the changes she would face in her life when she left the classroom. For Rob, Jon, Tammy, Sandy, and Mary, discussions with a financial planner did take place prior to retirement, and this could be considered a connection to role theory and anticipatory socialization. For Anne, Lois, and Sarah, the financial aspects of retirement planning were not part of the discussion that took place during each interview; in addition, they did not mention they were overly concerned with this aspect of retirement.

Life course theory and continuity theory are both useful when analyzing Rob's transition. His life as an artist connected to his work as an art teacher, as well as having a robust existence outside of the classroom throughout his career. He has returned to the art world he loves and is spending more time painting now that he is retired. For Sarah, life course theory is also evident in her involvement as a consultant training other educators to use a curriculum she helped to develop. Sarah found an outlet that would allow her to remain connected to the educational world she loved, easing her move out of the classroom environment. For Jon, he has retained his connections to two different committees with his former school. He regularly attends meetings for both committees, and he enjoys the opportunity to connect with his former colleagues as well as meeting new colleagues who have joined the school since his retirement.

When examining the individual transitions through the lens of Maslow's (1943) theory of human motivation, the aspects of belongingness and esteem are of interest. If the need to belong is disrupted, then the need for esteem will likely be affected as well. As mentioned above, the participants in this study sought some degree of connection to

their school upon deciding to retire, linking to the belonging aspect of Maslow's theory. The degree of connection did differ. For Rob, his connection was in the months leading to his actual retirement. He had wished to remain engaged in the school, helping find his successor and provide the individual with insight and assistance prior to his movement out of the school. The school did not support this desire, and Rob did feel some disappointment around this aspect of his transition process. This facet of the transition process did not faze him though, as he had numerous connections in the art world and within his family, especially in terms of caring for his mother-in-law. The need for belonging was disrupted slightly for Rob, but not significantly. As a result, Rob's need for esteem does not seem to have been impacted.

Both Jon and Tammy have retained close connections to the school. Jon's involvement on committees and both of their attendance at school and alumni events have allowed them to maintain strong connections directly with the school as well as with many former colleagues and students. Again, with minimal disruption of the need to belong, the other needs levels were not disrupted.

For Lois, there was a significant change to her sense of belongingness. With the opportunity to be a substitute teacher withdrawn as a possibility, she sought other ways to remain engaged with her former school and students. This need to remain connected and belong took the form of tutoring. During her first year of retirement, she tutored 10 students, and over the course of six years, she slowly reduced the number of students to the point where she is no longer tutoring. With the connections Lois made tutoring, she was able to address the need to belong. She now feels comfortable with her retirement and no longer feels the necessity to tutor students.

Sandy was able to use substitute work and organization of the Washington, D.C., trip as a bridge between her teaching and retirement to sustain a sense of belonging. She maintained connections with her district and enjoyed helping in this fashion. Once her mother's health declined, she focused her connections on her mother and her care.

Anne found a way to maintain her connections and a sense of belonging to her district through the Buddy Pack program, remaining engaged at a level she felt comfortable. A possible plan to work part-time in the in-school suspension room fell through, but ultimately, she was not at all disappointed by this outcome. She has established a nice rhythm to her life and is very happy with the balance she now has on a day-to-day basis.

When Sarah planned to retire the opportunity to become a consultant for a company came along at the perfect time. This connection to course content she knew well, along with periodically working as a substitute at the school, provided an ideal mechanism to address her need to feel she belongs. Both opportunities also address the esteem need within her life. She has remained connected and has been able to smoothly transition from her role of classroom educator to consultant and substitute teacher.

The transition for Mary was one where she initially thought she would want to be more engaged with the school through substitute work, but soon realized this was not for her. Any need to feel belonging and connections to the school directly are more focused on meeting with former colleagues and attending some school events. Other than this there is no indication that Mary feels the need to have closer contact.

Each of the participants also had to learn something new as they moved out of the classroom. For Jon and Tammy, this included such things as how to apply for social

security and recognizing that their day-to-day pattern was more fluid and flexible than it had been. They could plan day trips on the spur of the moment or just decide to do nothing special if they wanted to. For Sandy, it was learning how to take care of her mother and how to deal with her mother's finances once she entered the nursing home. Lois had to learn how to use her time once she was not teaching, and what to do if she did not have to get up early each morning. For Lois, this transition took a few years and once she finally realized she could sleep in, she seemed more at ease with her choices. Sarah learned how to become a consultant and a substitute teacher, both activities she has come to love. For Mary, she learned that substitute teaching was not for her. While it appealed to her initially, she soon came to the realization that it was not something she wanted to do as it required getting up early and planning ahead, neither of which she felt inclined to do now that she had more freedom to do whatever she liked on a daily basis.

The experiences for everyone interviewed varied, yet each person found that they are now at a point in their life where they are enjoying what they are doing on a day-to-day basis. They have found the new rhythm of their days to be enjoyable. Although Sandy is finding the task of caring for her mother stressful, she is glad she can help her, and knows she would not have been able to care for her mother in the same way if she was still teaching.

Summary of the Transition Experiences

The factors and considerations that shaped each person's retirement were different, and this is not surprising given the life situations of each person is different. Even for Jon and Tammy, a married couple, the factors and considerations shaping their

decisions were different, as were their experiences. The individuals in the study all experienced positive transitions.

Although the retirement process is a personal transition that differs for everyone based on individual life experiences, what the participants in this research study did have in common was the ability to choose when and how they retired. This aspect of their transition provided a positive transition point into their next stage in life. As noted by Lodge and Carnell (2009), if an individual has been treated well by their employer, feeling they are both valued and respected, the individuals have more positive experiences during the transition to retirement (p. 6). Even the frustration Mary experienced when her educational materials were discarded, she and the participants of this study felt positively regarding how their employers treated them. This aspect of their transition may have been a key factor in how they responded to the changes in their lives.

Reflecting back on the work conducted by Kloep and Hendry (2006), their interviews of retirees noted four motives to retire: feeling alienated from the work environment, poor health, plans to do other things, or pressure from family or employers (p. 575). Sandy, Anne, Mary, and Lois were all feeling some alienation from their work environments. The joy they had experienced teaching was fading, and stress levels were increasing in their daily lives. For Tammy, health challenges were the motivator, but when the decision was made to retire, Tammy knew it was the right decision. Rob had plans to do other things, specifically painting, and to some degree, Sarah was feeling an increasing desire from her husband to join him in retirement. Jon could be viewed as having plans to do other things and possibly a degree of pressure related to family, but only in the sense that he wanted to spend more time with Tammy. For Jon, his passion for

gathering old tools and other items from auctions was something he looked forward to doing more of upon retirement. There was no evidence of pressure from employers as a motivating factor for these individuals.

The same authors (Kloep & Hendry, 2006) also explored both the positive and negative experiences individuals encountered as they adjusted to retirement. The negative experiences included loss of status, difficulty adjusting to the new day-to-day pattern, and loss of contact with colleagues, while the positive experiences related to shedding responsibilities, increased freedom, and the ability to pursue new challenges (p. 576).

There was no evidence of the participants feeling a loss of status, but Lois did experience difficulty adjusting to changes in how she spent her days. After six years she still finds this occasionally to be a challenge. Jon and Tammy both noticed a change in level of contact with former colleagues but have found opportunities to meet with various people when possible. Anne noted less contact with former colleagues as well, but was not concerned as she felt she has remained in contact with those individuals she was close to when she taught.

In all interviews there was evidence of positive experiences with the move to retirement, especially related to increased freedom and the ability to pursue new challenges. Jon noted how he can get up later and do whatever he wants each day, and the fact that he has been much healthier since retirement, having had only one cold rather than several during the winter months. Mary particularly likes the ability to choose what she wants to do on the spur of the moment, and is unwilling to make commitments to substitute at the school or take classes at the local community college because of the commitment required. The ability to go visit her children whenever she wants is

something she loves. Anne also likes the freedom to visit her sons and their families whenever she wishes to do so.

The eight individuals in this study had positive experiences in their transition to retirement. They chose when they would retire, are happy with the choices they made during the transition, and remain connected to their school to varying degrees.

Creating a Future and Defining a Legacy

When you consider the total amount of time an educator has spent in the classroom at the close of their career, it is actually more than the 35 to 40 years as a teacher. It really began on their first day of kindergarten. When the years spent as a student, from the time they were approximately five years old, through their undergraduate and graduate years, many educators have spent upwards of 60 years in the classroom. This has been their life—from their time as a student to their role as a teacher—the rhythm of the year is ingrained. The need to create a future that does not include the classroom and students, at least in the same way they have done throughout their career, is necessary. For some, as with Sarah, the connections she has developed working with educators as a consultant has filled her need for continuity. For others, such as Anne, the Buddy Pack program keeps her connected.

Ultimately, there is also the process of defining of a legacy for each person—what their career means to not only themselves but to the school and students they leave behind. No one wants to feel their work and efforts to develop curriculum will have no lasting effect, no carryover to their successors. While they will undoubtedly feel very touched and honored if a program is named after them or a plaque is placed on the wall acknowledging commitment to some aspect of the school, knowing they made a

difference to their school and the students they taught is likely to be very important.

Defining what the individual legacy is deserves attention from schools. There should be time for each educator to reflect and consider how they wish to have their time as a teacher woven into the fabric of the institution. Does this mean mentoring a new faculty member, sharing their expertise as the newly hired person moves into the classroom?

Perhaps it is compiling the work they found most engaging and exciting for students into a presentation they share at a conference. Or it might be working with other recently retired educators as representatives during school or district wide events. Whatever each person feels of greatest value to both themselves and to their school may take time to identify and bring to fruition, but there is value in this process both to the school and the individual involved—with more than 30 years in a classroom, the knowledge gained needs to be shared, not lost.

Implications for Educational Leaders

The individuals within this study were happy with their retirement paths. Some of the suggestions proposed for employers provide a starting point for developing a protocol for aiding employees as they transition to retirement. One key proposal is to ensure the individual heading toward retirement is approached and asked about their needs and desires for their remaining time within the educational institution. For some individuals they will wish to quietly go about their day-to-day tasks and not require any additional support or want any special steps taken as they bring closure to their career, as was the case for Sarah. For others, helping to provide guidance for their replacement in the transition process may be of value both to the individual and to the school, as would have been the case for Rob. For large districts, this may not be feasible, but if a program is

developed to allow recently retired teachers to mentor newly hired individuals this option would be one to consider. Taking advantage of the wealth of experience these educators have will provide an opportunity to share insight and knowledge that could be otherwise lost. The program could be very informal, and if holding meetings on school property is an issue, gatherings could be held off campus and led by the former educators. If a teachers' union exists for the school, oversight from this group may be one approach to explore.

When considering how to design a transition program for retiring teachers, the process should begin with individuals who are about to or who have recently retired. Seeking recent retirees for leadership within the program would be one way to begin the program. Individuals identified for involvement could reach out to others who have retired and to educators who are within a year or two of transitioning out of the classroom. Those involved in the program could establish a transition path to suit the needs of each individual. For those who wish to transition without any fuss or acknowledgment, to those who need support, the program could be adjusted as needed. This opportunity could also provide a connection for educators that will address the need to belong, connecting to Maslow's (1943) human motivation theory and aiding the overall transition out of the classroom. There could be a workshop component to the program where representatives from financial planning groups provide relevant information as well as help with paperwork related to social security payments and medical coverage. The development of a transition program would connect directly to role theory and anticipatory socialization, providing opportunities for individuals to discuss the retirement process.

Another consideration for educational leaders is to explore the possibility of a mentoring program for young faculty members led by retired educators. The knowledge these individuals possess is vast and may provide a means to ensure newly hired educators have experienced mentors. This would provide a link to the expertise and insight the veteran educators have acquired over their years in the classroom.

Ultimately, from an educational leadership perspective, finding ways to make connections to individuals nearing retirement to determine what their needs are is important. This process may begin a year or two prior to retirement, may extend past the actual retirement event, and may include programs aimed to link those approaching retirement to individuals who have already retired.

Conclusions and Recommendations for Further Study

What journey does an individual take as they move from the classroom to retirement? The answer to this question is that the journey is personal. It is determined by factors such as financial security, health, support from family and friends, and the personal connections to the role the individual had within the classroom. There is no single path, but having interviewed eight long-serving educators, the transition out of the classroom to a life that brings joy and opportunity to pursue other interests is possible. Will all educators have a positive experience? Probably not, but the fact that these eight individuals are now enjoying their retirement is inspiring. As identified in Chapter 3, one of the possible limitations to this study was the overall positive attitude of the individuals who agreed to participate in the study. If a person were unhappy in retirement, would they have agreed to participate? For those individuals who have more liabilities than assets in their personal resources, would they have been as open when sharing their

struggles? The individuals within this study were financially ready for the transition as well. This is likely not going to be the situation for all educators approaching retirement. Having the ability to make the decision when the time is right for the individual will also not be the case for some educators. For Lois, interviewing her six years post retirement allowed for an introspective analysis of her experiences. She had assets in all four areas, although she did find the transition difficult. If she had been interviewed within a few months of retirement, would the analysis of her transition been different? Perhaps, but it is impossible to know for sure. What is known is that six years after retiring she is happy with her life and recognizes that the transition was challenging at the time it occurred.

Additional research in the area of educators transitioning to retirement would be worth exploring with a larger group of participants. The individuals interviewed were happy with the timing and outcome of their personal decisions to retire. Determining what percentage of retirees feel this way, and for those that fall into the group where the decision to retire was not their choice, what was their transition experience, and how could colleagues and employers help others facing similar changes? It would also be interesting to explore the transition of educators within the post-secondary environment, including an examination of the support systems offered by these institutions.

For this researcher, it has been an amazing journey exploring the experiences of these eight individuals. There is a sense of “it is going to be okay” when the time to retire draws closer. The path taken by the individuals leading the way provides a window of insight for those following. Retirement is something all educators will eventually face; and this eventuality approaches more swiftly than we would often like. Understanding the positive experiences of these individuals is inspiring and provides insight into possible

pathways to assist others as they continue on their own journey toward eventual retirement.

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APPENDICES

Appendix A: IRB Approval Letter

RESEARCH @ EMU

UHSRC Determination: EXEMPT

DATE: October 6, 2015

TO: Catherine Renaud
Department of Leadership and Counsel
Eastern Michigan University

Re: UHSRC: # 802243-1
Category: Exempt category 2
Approval Date: October 6, 2015

Title: Life Beyond the Classroom: The Transition to Retirement by Long-Serving Educators

Your research project, entitled **Life Beyond the Classroom: The Transition to Retirement by Long-Serving Educators**, has been determined **Exempt** in accordance with federal regulation 45 CFR 46.102. UHSRC policy states that you, as the Principal Investigator, are responsible for protecting the rights and welfare of your research subjects and conducting your research as described in your protocol.

Renewals: Exempt protocols do not need to be renewed. When the project is completed, please submit the **Human Subjects Study Completion Form** (access through IRBNet on the UHSRC website).

Modifications: You may make minor changes (e.g., study staff changes, sample size changes, contact information changes, etc.) without submitting for review. However, if you plan to make changes that alter study design or any study instruments, you must submit a **Human Subjects Approval Request Form** and obtain approval prior to implementation. The form is available through IRBNet on the UHSRC website.

Problems: All major deviations from the reviewed protocol, unanticipated problems, adverse events, subject complaints, or other problems that may increase the risk to human subjects **or** change the category of review must be reported to the UHSRC via an **Event Report** form, available through IRBNet on the UHSRC website

Follow-up: If your Exempt project is not completed and closed after **three years**, the UHSRC office will contact you regarding the status of the project.

Please use the UHSRC number listed above on any forms submitted that relate to this project, or on any correspondence with the UHSRC office.

Good luck in your research. If we can be of further assistance, please contact us at 734-487-3090 or via e-mail at human.subjects@emich.edu. Thank you for your cooperation.

Sincerely,

Beth Kubitskey
Chair
COE Human Subjects Review Committee

Appendix B: Informed Consent Form for Participants

DRAFT

Project Title - Life Beyond the Classroom:
The Transition to Retirement by Long-Serving Educators

Principal Investigator:

Cathy Renaud, Science Teacher, Greenhills School, 850 Greenhills Dr., Ann Arbor, MI, 48105. (734) 730-7068. crenaud@greenhillsschool.org

Purpose of the Study:

This study will explore how long-serving educators transition to retirement after spending 30 or more years in the classroom.

Procedure:

I will explain the study to you, answer any questions you may have, and witness your signature to this consent form. Your consent will allow you to participate in an individual interview with the research investigator at a location that is mutually convenient for you and the investigator. This study will take no more than two hours of your time.

Confidentiality:

Your name will not be used in this study and will be kept confidential. At no time will your name be associated with the study. All related materials will be kept in locked file cabinets in the researcher's office and electronic data will be stored on a password-protected computer.

Expected Benefits and Risks:

There will be no direct benefit to you for participation in this study. However, it is hoped that this research will contribute to a greater understanding of the areas individuals facing retirement after long careers do and should consider as they head toward retirement.

There are no foreseeable risks to you as a participant in this study. All names or other potentially identifiable data will be kept confidential.

Compensation:

There is no compensation for your participation in this study.

Voluntary Participation:

Participation in this study is voluntary. You may choose not to participate. If you do decide to participate, you can change your mind at any time and withdraw from the study without negative consequences.

Use of Research Results:

The results of this study may be presented at research meetings and conferences, in scientific publications, and as part of a doctoral dissertation being conducted by the principal investigator. No names or identifying information will be revealed.

Contacts and Questions:

If at any time you have questions about this study you may contact the principal investigator, Cathy Renaud, (734) 730-7068, crenaud@greenhillsschool.org.

This research protocol and informed consent document has been reviewed and approved by Eastern Michigan University's Human Subjects Review Committee. If you have questions about your rights as a research participant that has not been answered by the investigator, you may contact Eastern Michigan University Director of the Graduate School at (734) 487-0042.

Statement of Consent:

I have read this form. I have had an opportunity to ask questions and am satisfied with the answers received. I hereby consent and do voluntarily offer to follow the study requirements that will include being audio recorded as I take part in the study.

Signatures

Name of Subject

Signature of Subject

Cathy Renaud, Principal Investigator

Appendix C: Interview Protocol

- a. When did you begin to plan for retirement?
- b. What specific steps did you take to plan for retirement?
- c. Did you have help with the planning? If so, who provided the help?
- d. How much thought did you give to what you might do on a day-to-day basis once retired?
- e. Have you been able to do what you thought you would be able to do now that you are retired?
- f. If yes, have you found your thoughts of what you would be doing live up to reality?
- g. If you have not been able to do what you thought you would do, what has happened to prevent you from pursuing your plans? What are you doing instead?
- h. Do you have a spouse or close relative who has recently retired? How has the process of moving into retirement been for this person/individuals?
- i. Are you currently facing any personal stress? If yes, are you willing to discuss what the stresses have been and how you have dealt with the stresses?
- j. Looking back, is there anything you wish you had done leading up to retirement? If yes, what would you have done? How might this task/aspect have changed your move into retirement?

- k. How are you feeling about retirement? Was the timing what you wanted it to be? Do you wish you had retired earlier than you did? Do you wish you had waited? Why or why not?
- l. What are you most worried about now that you are retired? Is this something you anticipated? Is there anything you feel you could have done prior to retirement to have anticipated/alleviated this worry?
- m. How is your health? Are you able to do what you envisioned doing upon retirement?
- n. What type of personal support did you have as you moved toward retirement? Has this support continued, and is the level of personal support what you need? If not, what would be “ideal”?
- o. Who do you include in your support system—spouse or partner, other close family or friends, coworkers? Colleagues? Neighbors, organizations, strangers and institutions?
- p. Do you feel you had “control” of your transition to retirement? Control in terms of timing, how the year ended, recognition, support from the school and community as the final year was completed?
- q. Looking back, has your connection with your colleagues and school transitioned to what you anticipated the change to be once retired? Do you wish you had more connection? Less connection?
- r. What do you wish the school and/or colleagues had done, or could do, in terms of remaining in contact and engagement with you, now that you are retired?

- s. What are you most proud of as you look back at your career?
- t. What, if anything, would you do differently if you could change any aspect of your career?
- u. What advice do you have for the school to help other teachers as they move toward retirement?
- v. What advice do you have for your colleagues who are also moving toward retirement?

Appendix D: Sample Questions for Interviews Focusing on Identifying Transition Theory Resources

Situation

1. As you look back on the move to retirement, how do you feel about the plans you made to retire? Was it an easy process, one that was very difficult, or something in between?
2. To what degree do you feel the transition process was within your control? What aspects do you feel were in your control? What aspects were outside of your ability to control?

Self

3. When approaching life, do you find you are more of an optimist, a pessimist, or somewhere in between?
4. When facing transitions in life, do you feel you have control or mastery over the events that occur?

Support

5. If needed, can you count on the support of family during times of transition?
6. If needed, can you count on the support of friends during times of transition?

Strategies

7. When coping with change, what types of strategies do you use?
8. When coping with change, do you ever seek advice from others?

Questions adapted from Schlossberg, 2009

