

# Going... Going... Gone: Thoughts on Retirement

*Whether you welcome or resist retirement, planning helps you navigate the process successfully and adjust to your new position and status*

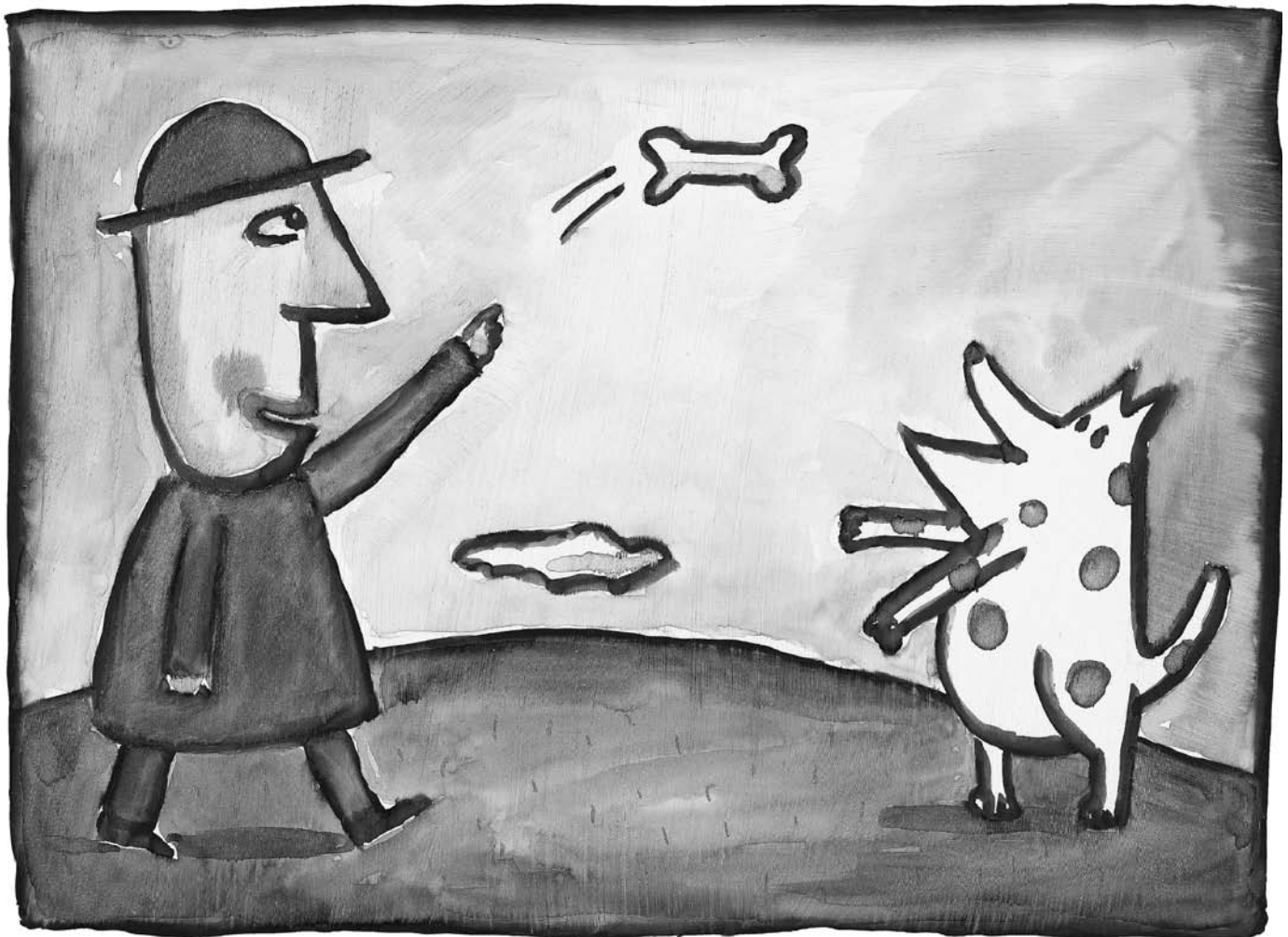
By **Brian L. Hawkins** and **Carole Barone**

As IT professionals, we spent our careers sprinkling change upon the organizations with which we were associated. We wielded power and control either by title or by technological prowess or both. But all that changed when we retired. Now,

having had some time to reflect, we realize that the retirement process has provided us with an abundance of opportunities to appreciate the new positions in which we find ourselves today.

People retire for many reasons:

- Having less energy, being somewhat worn-out, and not looking forward to continuing to work at the same level of intensity
- Noting a diminished level of commitment, a feeling that “the fire is not in the belly” for the challenges



- Experiencing a loss of passion for the current position and not being able to muster what it takes to tackle a new position, especially at a new institution
- Desiring to do other things, such as devoting time to volunteer work, pursuing a hobby or avocation more aggressively, spending more time with loved ones, moving elsewhere, or tackling some other long-delayed project
- Not wanting to continue to pay the price of travel and time away from family or to put up with the stress and strain of personnel situations, politics, or budget issues in the current job
- Needing to cope with personal or family health problems
- Being forced out by the administration or supervisors

This list is surely not all-inclusive, but it does represent a variety of reasons that factor into the decision to retire or that affect the retirement process. Although these are presented as relatively independent motivations, the retirement decision is likely to result from a combination of several (or even all) of these factors.

This article is not intended to be an in-depth discussion of the nuances of each phase of the retirement process, nor is it meant to be a prescription for retirement satisfaction. We are all different, and retirement is a solo journey. How you deal with retirement depends on how you have lived your life (professional and personal). Decisions and choices made throughout your career will affect how you conduct yourself nearing and during retirement. Some people make a happy journey, and others do not.

The two of us have made different choices in life, and we do not share identical views on retirement, but we discovered that we have some amazingly consistent observations, many of which have been validated by friends and colleagues who have retired before us. In that light, we offer 10 suggestions that may help you not only navigate through the retirement process but also adjust to your new position and status.



## 1. Accept That Change Agents Must Change Too.

Once you reach a certain age, someone else will be thinking about your retirement, even if you are not. The best time to begin thinking about your retirement is before someone else does. Passivity could cause you to miss the opportunity to be in control of this life-changing process.

Most of us engage in a certain amount of denial and self-deception when we begin to think about retirement. Some people believe they cannot retire because they have no other life—or they are unable to imagine another life. Others believe they will not be subject to the feelings and experiences we are describing. Some believe they can go happily and seamlessly from being fully engaged with work to being fully satisfied in retirement. Still others believe they can ease off and no one will notice.

The climate of the organization can turn nasty if resentment builds in those who are waiting, and wondering, in the wings. Being blindsided by a superior's recommendation that it is time to think about retirement is not conducive to rational consideration of a personal retirement strategy. On the other hand, you may want to move on to the next chapter of your life but those around you may prefer that you do not, and this is a different change process—but change nonetheless!

## 2. Prepare a Good Plan (or Four).

A very smart friend and colleague of ours (who was herself going through this process) made the comment that in thinking about retirement, people need to develop and to evaluate four separate plans for retirement: a financial plan, a medical plan, a recreational plan, and an activities plan. The financial and the associated medical plans are necessary but insufficient to help you decide about retirement. You cannot retire if you cannot afford to do so, but simply being prepared financially will not lead to a happy retirement decision—thus the need to consider all four plans, perhaps simultaneously. To avoid the trap of perpetuating the past, you should develop these plans in reverse order. Your current comfort zone is the status quo, but perpetuating the life you have had up to this point is not the goal. Now is the time to envision your personal change strategy for your future in retirement.

1. The *activities plan* is perhaps the single most important of the four plans. Activities can include things like reading, doing volunteer work, learning new skills, taking courses from local institutions or online, exercising, doing all of those neglected chores around the house, serving on boards or advisory groups, and/or getting involved with politics or advocating for local issues. These and similar activities will allow you to make a contribution, feel a sense of self-worth, be useful to family and society, and feel intellectually alive—but involving fewer hours and less stress and greater flexibility than in your work life. In short, these activities will give you a reason to get up every morning.
2. The *recreational plan*—such as finally having time for hobbies, golf, or other avocational activities—is often exaggerated in anticipation of retirement. In a wonderful and famous quote, Mark Twain stated: “Work consists of whatever a body is obliged to do. Play consists of whatever a body is not obliged to do.” While we were working, our

schedules interfered with our ability to do some of these things, and so the rewards that came when we could engage in recreational activities were high. However, if you have all your time to devote to these things, and if you have to do them to fill the days, they will likely stop being as much fun.

3. The *medical plan* is relatively straightforward: with the price of medical care and the associated inflationary costs, you need to be adequately insured. This plan needs to be carefully considered and integrally coupled with the financial plan. However, some people use concerns about health insurance as an excuse not to deal with retirement. You should not assume that “adequate” is synonymous with either costly or cost-free insurance. The idea is to determine the extent to which you are willing, and able, to self-insure in retirement. Everything has its price, even retirement.
4. The *financial plan* is obvious if you stay with what you know. This process is less obvious and less linear than might be imagined, since you need to decide how you want to live and what you want to do in retirement and then decide on the needed financial plan, rather than just creating a plan for the continuation of the status quo. Begin your retirement planning by making sure you have command of your financial situation, perhaps by working with professionals and drawing on the myriad of materials available on this subject. Then think about who you really are or want to be and discuss the future with your spouse, significant other, or other family and friends. Think about options: how much do you want to change your life? Don’t let the past cause you to be overly cautious, conservative, or constricted in developing your financial plan.

All too often, people who are thinking about retirement dwell on their financial and medical plans, but it is only by looking at the combination of

recreation and activities that you can get a sense of whether the decision to retire is right for you.

### **3. Acknowledge That Retirement Is Your Responsibility.**

Making the decision to retire is a move to a new beginning, a new chapter in life, but unlike a new job, retirement is far more ambiguous and uncertain. The associated angst and doubt may keep people from crossing this barrier. This period can also be invigorating and liberating. No matter how we enter it, this is a period of personal transformation, requiring a psychological reorientation. Just because an array of activities and hobbies is not on your palette does not mean that you cannot create a very desirable canvas for the future. Both of us actively planned for retirement, identifying what we wanted to do, and then began to cultivate opportunities and explore options (some of which didn’t pan out). We continue to update these plans, recognizing that doing so is a key part of being “retired.”

After reflection and/or a try at retirement life, some people may decide that they are quite happy working and that they want to continue indefinitely with their current work situations. This may be the right decision for them, but we feel it is a mistake simply to default to continued working without having done some reflection to construct a new sense of being, a new identity.

### **4. Recognize That You Can Retire and Still Have Liked Your Job.**

We both had, and continue to have, experiences when friends and colleagues say: “Well, I don’t plan on retiring. I like my job!” This reaction reflects a misunderstanding of the situation. On the whole, we both really liked our positions. Sure, there were some elements of our jobs that we didn’t like (for example, the amount of travel), and admittedly we were getting tired, but on the whole we still enjoyed serving in these positions.

Despite our attachment to our professional lives, our perceptions of ourselves, and others’ perceptions of us, strongly

influenced our realizations that it was time to retire. One of the stark realities of the IT profession is that as soon as you stop paying intense attention to what is happening technologically, you become obsolete. As soon as you are less involved in the day-to-day happenings of your organization, you become obsolete. Issues of pride, integrity, and self-respect surface when you try to “hang on” too tenuously or too long.

### **5. Don’t Assume Anything.**

It is critically important to thoroughly discuss your thoughts about retirement early on with your spouse, significant other, or other family and friends. We would probably do readers more good if we could provide a guide to communicating with loved ones on the matter of retirement, but we cannot: there are emotional sinkholes embedded in such communication endeavors. This is the time for you to talk out your fears and anxieties, possibly including others’ perceived loss of referred stature as a function of your decision. This discussion needs to occur at the very beginning of the deliberation as to whether or not, or when, to retire, since the decision will dramatically affect their lives as well. Whether a spouse is retired, working part-time, or working full-time, having you at home full-time will certainly change the dynamic and will disrupt established patterns and schedules for all involved.

You will need to redefine and “negotiate” how you will spend time with family members. One of our spouses frequently states that he is “not one of her staff members” and that it is not necessary to plan and schedule daily household chores as tightly and efficiently as a CIO. Such tugs back to reality remind us that you have to work at retirement if you are going to enjoy it and not resent it. Why not give this transition the time and attention you have given to other career challenges?

### **6. Get Ready for an Emotional Roller-Coaster.**

In approaching retirement, you may want to keep in mind the song “Breaking Up Is Hard to Do.” It is hard for you,

and it is hard for others. There are very real emotional challenges in letting go of a career that you have built over years (even decades), and the same applies to your family and those with whom you have worked. Retirement is not an on-off switch but rather a set of experiences that are loaded with potential for surprisingly candid (and sometimes emotional) exchanges with family and colleagues.

Retirement marks the end of many relationships, including the one you have had with yourself. For some, retirement is essentially a “grief experience” as described in the classic work of Elisabeth Kübler-Ross. She suggested that there are five stages (denial, anger, bargaining, depression, and acceptance) that people must work through when dealing with grief, and although she wrote her book about death, the grief process applies to many different experiences, including retirement. No matter how well you have conducted your evaluation of the benefits that you believe you will find in retirement, you are giving up your professional life. Doing so carries emotional costs. Keeping an awareness of the potential emotional reaction and being able to relate your feelings to the grief experience can give you a measure of comprehension, not to mention a bit of comfort, that this is all perfectly normal and natural.

Others around you also may experience grief about your leaving (though of course there are those who will be thrilled beyond belief that they are finally rid of you!). They may manifest their denial by not wanting to talk to you about your retirement, perhaps because they do not want to face their own retirement issues, or by just pretending that everything will be business as usual. Others may be angry about your deserting them and leaving them alone with the administration that you may be escaping. We were astonished at the frequency with which we encountered these various behaviors.

## **7. Keep the “Lame Duck” Period as Short as Possible.**

The decision to retire is yours, but it is your supervisor’s prerogative as to how



to handle the next steps. The moment you inform your supervisor, you become a lame duck. Your influence with this person will likely be reduced, and your control of the situation will be all but eliminated at this point. Your role is to try to assist this person in running the process as he/she sees best. You need to be careful in making sure that your answers to questions are consistent with what you and your supervisor have agreed on.

Perhaps the most difficult phase of the retirement process is the transition time between when you have made your announcement and the day when you actually leave. During this time, you are neither fish nor fowl; you’re the boss, but not really (especially when a successor is named); you aren’t retired, but the work has suddenly dried up; you’re in charge, but nobody consults you much anymore. It is a form of purgatory that merely must be endured.

From the moment you publicly announce your plans to retire, you can count on the fact that people (at least many of them) will change how they relate to you. The amount of e-mail and the number of phone calls you receive will drop precipitously no matter what the date of your actual planned retirement may be. This dramatic decrease in communication is totally normal: the organization is moving on.

You will likely roll between feeling slighted and feeling irrelevant or even invisible. At this point, your identity is threatened, but you are not yet into retirement and cannot yet begin to redefine yourself. It is easy to overinterpret

actions during this stage, to take things personally, to perceive slights, and to become angry and frustrated. In all likelihood, this is just part of the grief, disorientation, and frustration that results as a loss of routine and influence.

All of this is good reason to keep the transition time to the barest of minimums and to keep in mind that this too shall pass. Even if you are in a position to orchestrate a phased retirement (i.e., stepping aside but remaining involved), you will still have these experiences (they will just last longer), and you will still have to ratchet down—and that’s a big drop for a Type A personality!

## **8. Erase Your Signature Line.**

The simple acts of deleting your signature line, changing your e-mail address, and turning in your keys are emotionally monumental. You are, in effect, wiping out your identity, your “being,” as a professional.

Who you are and how you define yourself will be forever changed at the point of retirement. A retired colleague asked, shortly after one of us had retired: “So, have you found yourself yet wandering around the house wondering who you are?” The answer was “absolutely.” He commented that it should not be surprising: we had spent the better part of four decades defining ourselves largely (if not solely) in terms of what we did for work.

You should anticipate and expect ambivalence between the excitement of the upcoming adventure in retirement and these other, conflicting feelings of doubt. Having these feelings of doubt does not mean you aren’t looking forward to retirement or that retiring is not still the right decision for you. It is this angst that is associated with and defines change, oh yee change agents of IT!

## **9. Let Go.**

For some people, a retirement event brings a formal and rewarding closure to a distinguished career. Others prefer to move on with less ceremony. Well-intentioned colleagues might assume that what they want is also what you

want. Think about what you do, or do not, want in terms of ceremony, and make your wishes known.

Once you retire, it is over. You are out of the picture, and the organization and the people in it will move on, as well they should. It is no longer “your organization,” and it will change in many ways—some of which you will not like at all. You can bemoan this, but you won’t be changing it, so the easiest thing for you is to just let go.

Checking your organization’s website for news or calling former colleagues and asking them how things are going at the organization will merely invite discomfort for all parties involved. Trying to “help” at this point is risky, since you are out of the information loop and any advice you might offer is likely to be based on incomplete or inaccurate information. You made the decision to leave; the time has come to let go!

## 10. Adjust to a New Lifestyle.

It is easier to adjust and to adapt to retirement if your interactions are predominantly with people whom you know socially—in your nonbusiness persona. Without the anchor of a shared professional framework, these new social interactions are full of surprises, often humbling ones. You will likely realize how isolated you were within the professional cocoon. You will need to adjust to the completely different nature, pace, and intensity in interpersonal interactions, which often produce a feeling of being a bit off-balance.

Loss of routine is loss of control. It is destabilizing, stressful, and exhausting. No longer having a routine is like trying to find your way around a new city. Many retirees yearn for the stability of “going to the office” every day and mourn the loss of their professional routine and rituals. Some people don’t adapt and are thrown so far off-balance that they go back to work. These odd experiences reinforce the importance of remaining open to change.

Here are some hints for coping with or, indeed, enjoying retirement once it arrives:

- Create schedules and rituals and routines, but don’t bother to set the alarm clock. We both still make lists and schedules.
- Allow yourself the freedom not to feel guilty about enjoying yourself.
- Revel in the sheer delight of having time. For some of us, simply having time brings enormous pleasure and contentment.
- Enjoy the little things, like reading the entire newspaper or something other than work-related materials, lingering over the morning coffee and a political discussion with your spouse, or thinking and meditating.
- Play: take up a new sport, go for a walk, study something new.
- Exercise regularly.

## Conclusion

Many people are ambivalent about retirement. We began this article with a set of bullets describing several reasons for retiring. We conclude with a set of bullets describing several pre- and post-retirement scenarios:

- Some people don’t want to retire and aren’t forced to retire, so they don’t—but they should.
- Some people don’t want to retire and aren’t forced to retire, so they don’t, and they continue admirably to contribute at the same level of intensity.
- Some people don’t want to retire and aren’t forced to retire, so they don’t, but then some health problem suddenly arises and they have to step aside.
- Some people want to retire but feel they still have more to contribute, so they struggle to come to terms with their own needs and desires versus their perceived professional obligations.
- Some people are so fearful of the unknowns in retirement that they are paralyzed by anxiety and unable to think clearly and rationally about their choices.
- Some people love to work and use retirement from one career as an opportunity to launch into a new one.

- Some people have embraced retirement with the same relish and energy that they demonstrated as fully engaged professionals and so are flourishing in their new identities.

If you focus too much on what is lost after retirement, you will never get the chance to savor what is gained. We have been agents of change throughout our careers, and now we are dealing with one of the greatest changes in our own lives. The retirees who get into trouble are the ones who dwell on loss instead of on opportunity.

The author W. Somerset Maugham is quoted as saying: “Excess on occasion is exhilarating. It prevents moderation from acquiring the deadening effect of a habit.” Indulge yourself; you’ve earned it. Don’t tell yourself you could never do that without reflecting on why you feel that way.

Your career has endowed you with the skills and the courage to change your part of the world. Take on new causes. You are in a position to change situations by dint of your communication skills, persistence, and fearlessness in the face of opposition. A bumper sticker in the vacation community where one of us resides reads: “My life is better than your vacation.” Perhaps you will choose to use your retirement to create a “better” life, rich with activities and recreation in a balanced approach that is right for you. The key to appreciating retirement is to fashion a new lifestyle that is enjoyable, rewarding, and satisfying—for you.

We were under no illusions about the loss of stature that comes with retirement. We consider ourselves fortunate to have been able to take the time to capture and come to terms with the complexities of the retirement decision and to disentangle our identities from our professional roles. We would like to think that our planning for retirement aided us in this effort, and we now know that there are new ways to maintain a level of stature and to contribute meaningfully in our communities. *e*

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