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FINDING YOURSELF IN RETIREMENT

*Ann C. Hodges**

When one has worked for nearly a lifetime, contemplating retirement is a challenging task. Initially, there is the decision about the right time to retire. Then, there is the question about what to do after retirement, a decision that may be intertwined with the first. Finally, it is advisable to have a Plan B, i.e., what will I do if Retirement Plan A doesn't turn out as expected. To find the right answers to these questions, it is important to know yourself, so that the retirement chosen fits the needs of the retiree in both timing and substance. In the following essay I will suggest some important considerations that should inform the retirement decision and provide advice based on my own experience, both positive and negative, about how to find contentment in retirement.

HAVE A PLAN

Retirement is a new and different phase of life. For busy faculty (and who isn't), it might seem desirable to have nothing planned for the foreseeable future. In reality, however, unplanned retirement will lose its attraction quickly for most people. My first piece of advice is to plan both the timing of retirement and at least some activities for retirement. The plan can change, and it may, for reasons within your control or outside of it. Having a backup plan will help to deal with those unexpected changes—whether it is because Plan A is a failure or because changed circumstances made Plan A unworkable. The plan should account for the emotional transition, and the financial transition, in addition to the timing of retirement and the substance of it.

THE TIMING OF RETIREMENT

When retirement begins to appeal, consider what is the attraction. Is leaving fulltime employment truly the answer? For a faculty member who has just had a difficult semester or year, perhaps a sabbatical or similar leave, or a reduced workload is the right prescription. If the faculty member or a

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family member has health challenges, a leave under the Family Medical Leave Act might be an option.¹ Other potential alternatives to retirement that might relieve burnout are changes in course or committee assignments, or even a visit at another school.

In exploring the possibility of a leave or workload reduction, however, be sure to ascertain all the related employer and statutory requirements. For example, a sabbatical may trigger a mandate to remain in fulltime employment for some period after the leave, delaying retirement if the sabbatical reveals that retirement is, in fact, the desired option. FMLA leave may require reimbursement of health insurance premiums the employer paid during leave if the faculty member voluntarily decides not to return to employment.²

Another consideration regarding timing is whether the faculty member shepherds particular projects that he or she wants to continue past retirement. Has succession planning occurred and if not, how long will it take to find a successor and get that person up to speed? If there is no apparent successor, is the faculty member prepared to either abandon the project or to continue to work on it post-retirement? For continued post-retirement work, the faculty member should insure that the necessary resources to continue the project will be available. Do not assume that the same resources available to fulltime faculty will be available to retired faculty. Any promises of support should be in writing to assure their continuity. Administrators and priorities change. If the project is important, don't leave anything to chance.

THE SUBSTANCE OF RETIREMENT – WHAT TO DO

In considering what happy retirement should look like, contemplate the best parts of the academic job on the best days. Or put another way, what will you miss most about the day to day work of a faculty member? Then try to find a way to get that “fix” in retirement.

If it is teaching, there are numerous teaching opportunities, both volunteer and paid, in most communities. Adjunct teaching at a law school, university or community college is one possibility. Another is teaching noncredit courses through local institutions, whether it be in the area of academic specialty or something else altogether, such as a hobby or passion—photography, genealogy research, or golf. Retired faculty might also teach a class at their church, synagogue or mosque. If interested, do not omit a search for possibilities to teach in other countries. There are short-term and

1. The Family Medical Leave Act requires employers with fifty or more employees to provide up to twelve weeks of unpaid leave per year for a serious illness of the employee or a family member, as defined in the law. *See* 29 U.S.C. §§ 2601-2654.

2. 29 U.S.C. § 2614(c)(2).

long-term options available that offer the chance to experience another culture while getting your teaching fix.

Faculty with a desire to continue scholarship may find that relatively easy to do. It is important, however, to determine what resources will remain available from the university. Do retired faculty continue to have access to all the tools necessary for research, including the library, research databases, research assistants, and administrative assistance? The school will almost certainly continue to benefit from retired faculty publications, so faculty members should insure before retirement that sufficient research support will continue past retirement. As in the case of other university commitments, a written confirmation will help insure that the support continues.

Faculty who enjoy administrative work might consider becoming involved, or increasing their involvement, in the community. Nonprofit organizations welcome volunteers for positions on their governing boards or in other administrative roles. Find one or more with a mission that appeals and offer your services. Many of the professional organizations in which faculty currently participate may be delighted to have retired members who have more time to take on administrative and leadership roles.

If working with young people brings joy, volunteering with a nonprofit or governmental organization that works with youth may feed the soul. Mentoring, coaching, tutoring or teaching youth contributes substantially to the community, makes a difference in the lives of young people, and brings rewarding personal relationships.

For licensed law faculty, one way to continue working with the law is law practice. Some may have maintained a practice while in academia and be able to continue that after retiring from the fulltime faculty role. Others may want to start a small practice, do legal consulting in areas of specialization,³ or use their legal skills to do pro bono work in an area of interest and/or expertise. Former students or colleagues may be a natural source of referrals, consulting, or pro bono prospects. Putting the word out about retirement is likely to lead to multiple opportunities to explore options. The problem may be deciding which options to take and which to decline.

For some, retirement brings the opportunity to focus on a hobby or avocation separate and apart from the career that has occupied so many hours of working life. It may be a hobby that has taken a backseat to work or a new passion that pre-retirement work left no time to explore. What is that dream that has not been fully explored? Is it travel, playing a musical instrument, making art, writing a novel, rebuilding cars, knitting, building model train sets, playing a sport, or all of the above? Retirement offers time to dive in to those interests.

3. Consulting opportunities may be available even without maintaining an active license to practice, but be sure to ascertain the requirements of the local bar to avoid running afoul of licensing requirements.

THE SUBSTANCE OF RETIREMENT – HOW TO DO IT

In addition to determining what to do in retirement, consider how to structure retirement. Individuals vary widely in their desire and need for social contact. Before retirement, the job provides a built-in source of social interaction, which, to some extent, is outside the faculty member's control. After retirement, each individual will need to consider the right balance between social interaction and quiet time, and determine how to achieve it. Developing post-retirement social networks will require discerning initiative. Further, it may take some time, through trial and error, to find a comfortable equilibrium between social time and time alone.

A similar consideration is the right balance between structured time and free time. The option of unstructured time may have great appeal when contemplating retirement. But the move from structured time to completely unstructured time can be disconcerting and disruptive. The right balance is individual, but thinking about it before retirement, making a plan based on an individual assessment, and then refining the plan based on experience, will ease the transition.

Another challenging emotional transition for many is the shift from more money coming in to more money going out. Talking with a financial planner and figuring out a budget may help assuage concerns. Do not let financial anxieties prevent enjoying retirement, however, unless there are true financial constraints. One option to address the anxiety, true financial need, or both, is part-time employment, which can also provide both social interaction and structure. Part-time employment can also mitigate the loss of professional identity, which creates another challenging emotional transition in retirement. Regular participation in volunteer activities similarly provides social interaction and structure, and perhaps a continuation of professional identity, although it does not directly address financial stress.

MY RETIREMENT

I draw the lessons above from the failure of my own retirement. My Plan A failed before retirement even started, with the death of my husband. I was unable to reverse the retirement decision. I had no Plan B and found it impossible to construct one in the months between his death and the onset of retirement. Sixteen months later, however, I have found a place of contentment, marked by a combination of part-time and volunteer work, the current right balance for me of social time with family, friends and colleagues and quiet time, and a similar right balance of structure and free time. I wish for each reader the same.

CONCLUSION

Don't be afraid to fail at retirement. Law faculty have most likely succeeded at almost everything they have tried in life. But in retirement, be prepared to struggle with the change, to wallow in the absence of your career, and to take time to get comfortable with your new life. If you are ready for the struggle, you will be able to work through it and find the right retirement for you, whether it is Plan A, Plan B or something different altogether. And if you take to retirement like a duck to water, all the better. Use this new phase of life to follow your passions and live into your joy.

