

“I Don’t Need Your Rocking Chair”—New Adventures in Retirement
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After a retirement party for an elder stateswoman at the University of Maryland, two deans and I walked to our respective departments. They felt the retiree should have done so years before, despite the fact that she was a fantastic, active, productive woman. I knew right then that I would retire before I needed to—that I never wanted anyone to say that about me. And after many discussions with my dean and department chair, against their wishes, I retired at age 68. I was not worried; after all, I had studied transitions and had developed a model that serves as a lens for examining adult transitions. My professional experience led me to believe that I would ace retirement. But how wrong I was!

Soon after I retired, a newspaper reporter interviewed me about a project I had directed while at Maryland about grandparents raising grandchildren. He asked me a simple question: “How do you want to be identified in this story? What is your title?” I almost gagged and could not get out the words, “I am a retired professor.” I fudged and said something like “I am a consultant.” Several months later, my husband, already retired, asked me “Where are you going? When will you be back?” Another shock as I had worked all our married life and was not used to reporting to someone. In addition, friends asked, “Well, now that you are retired, what will you do?”

I found that I was uncomfortable with this uncharted territory and realized I needed to learn more about the retirement transition. The more I struggled to define my own retirement, looking through both my personal and professional lenses, the more I realized that we are living in a period when the very definition of “retirement” is changing. Now it’s not so clear what constitutes retirement. It’s tempting to equate retirement with aging, but not accurate. For people in some fields—pilots, professional athletes, dancers or people with military careers—retirement comes at an early age. For them, retirement may imply a whole new career, or starting a new business. Homemakers also face retirement issues when their major role as CEO of a small family business ends. They too face the daunting task of constructing a new life.

I decided that my next project would be a personal one—I would study retirement. My purpose was to understand more clearly what I was experiencing and then share my understanding with others in the same boat. Over the next five years, I conducted approximately 100 interviews and 20 focus groups as the foundation for writing two books, *Retire Smart, Retire Happy: Finding Your True Path in Life* (2004) and *Revitalizing Retirement: Reshaping Your Identity, Relationships, and Purpose* (2009).

I learned that:

1. There is no single retirement path—in fact, there are many ways to get a life;
2. Retirees need to strengthen their Psychological Portfolios as well as their financial portfolios;

3. Retirement is a series of transitions and not a date;
4. Retirement happiness is feeling you “matter” and still count.

Six Ways to Get a Life After Retirement: No Single Path

I found that that retirement was a very varied experience, that each person was unique, and that there is no way to categorize retirement. Despite that, I uncovered six major paths retirees followed. It is important to note: people change paths over time, combine paths, and pursue whichever path they choose in a unique way. A word about each path:

- *Continuers* modify their activities while continuing along a similar path. I am a continuer-- I continue writing and speaking but no longer teach or work for an organization. As my daughter said, “The only thing retired about you is your paycheck.” *Continuers* maintain their former identity but in a modified way. Mort a retired museum director, occasionally curates an art show; Larry a retired roofer will help out his old firm in an emergency. *Continuers* stay connected to their former work, their former identities while developing on new fronts.
- *Adventurers* find that retirement provides an opportunity to pursue an unrealized dream or try something new. Jane, a retired teacher, turned her hobby of raising goats into her new life. She bought a small farm and raises angora goats. She is making yarn and selling it at craft fairs.
- *Easy Gliders* have worked all their lives and retirement is the time to relax. They take each day as it comes. Sam, a retired bank teller now plays golf, poker, and babysits for his grandchildren. For some, the joy of having no agenda and no pressure makes for a relaxed life.
- *Involved Spectators* still care deeply about their previous work. However, they are no longer players but stay involved. For example, Steve, a retired lobbyist is no longer physically able to walk the halls of Congress. He still follows the news and stays on top of current events.
- At some point, we will all be *Searchers* as we look for our niche. We might retire, then adventure into a new path, and then when that has played out, we might search again. Think of all the times you have said to yourself, “What’s next?” There are two kinds of *Retreaters*—those who are stepping back by using a moratorium to figure out what’s next and those who are depressed and have become couch potatoes.

You can ask yourself which path do you want to be on at this time in your life. Do you want to *Continue* using existing skills and interests, but modifying them to fit retirement? Or become an *Adventurer* who sees retirement as an opportunity to start new endeavors? Or a *Searcher* exploring new options through trial and error? Are you an *Easy Glider*--who enjoys unscheduled time letting each day

unfold? Or an *Involved Spectator* who cares deeply about the world, but engages in less active ways? Or a *Retreater* taking time out or disengaging from life?

The Importance of a Strong Psychological Portfolio

I coined the term Psychological Portfolio after studying many retirees who described the challenges of finding a new life (Schlossberg, 2009). Few of us realize we even have a Psychological Portfolio. As you think about retirement, it is important to consider your emerging Identity; ways to maximize your personal Relationships with friends and family; and approaches to help you figure out your Purpose in life. Ideally the three parts of the portfolio pie should be of equal strength.

- Identity is key to your Psychological Portfolio. What do you put on a calling card? How do you identify yourself when you meet someone? Madge, a skilled journalist, could not wait to retire so that she could do some serious painting. She had her studio ready the day she retired. Yet it took her two years to say to herself and to others that she was an artist. Incorporating a new identity takes time. In between, though, it is important to remind yourself that you are more than your former job title. Modifying or changing your identity as circumstances change requires resilience.
- Just as relationships play a part in your financial portfolio, as you provide for those you care about, Relationships play a critical role in your Psychological Portfolio. Replacing work relationships can take time and require effort. I heard the comment many times, “I don’t miss work, I miss the schmoozing.” It is critical to find a substitute for work relationships.

In addition, readjusting to family relationships can be challenging. I interviewed Cal, a retired executive. He was amazed that he screamed at his wife at the check out counter about the brand of cereal she had bought. Now that he was no longer working full time he went grocery shopping with her. Adjusting to being at home with her after fifty years of spending days apart takes time. And one couple felt guilty that they wanted to keep sailing and adventuring but their daughter thought they should babysit for her since they were retired.

- Having a Purpose is critical to well-being. Sociologists Phyllis Moen and Vivian Fields concluded that peoples’ work provides social as well as financial capital (2002). After retirement, participation in volunteer or part-time work is an effective way to build up your social capital. Many studies point to the relationship of volunteering and mental health and even longevity. But volunteering presents a conundrum for some women. They worked hard to be part of the workforce and now volunteering is being promoted again. According to a report, “The New Volunteer Workforce,” non-profits “desperately” need volunteers; yet every year volunteers are leaving their posts in growing numbers. To stem this tide, the report included as one of its suggestions a “hybrid” plan of providing stipends for volunteers (Eisner, Grimm, & Washburn, 2009).

I spent hours volunteering, doing many things I used to do as a professional but receiving no pay. I began to resent volunteering. I felt guilty since after all, wasn't this the time to give back, to feel grateful for all that I had received over my life? Then something amazing happened that turned everything around. Robert Carter, CEO of the Senior Friendship Centers in Sarasota Florida, and Dennis Stover, former Vice President of the Centers, invited me to work on a short-term project as a "workateer." They offered me a small amount of money and coined the phrase. According to Dennis Stover, "workateering" is a concept that bridges the experienced worker to the volunteer role and adds value and benefit to what volunteers are providing organizations. A small stipend is paid for the work the volunteer does. It provides a transition from paid work to volunteering. Hence--work with some dollars attached connects the person with past professional life while beginning a life of mostly volunteering one's skills and talents. Stover expressed the hope that this 'hybrid' concept adds to the discussion of how we approach volunteerism as we look to Boomers retiring and wanting purpose in their next life phase.

So whether it is volunteering, paid employment, an internship—whatever—having a purpose is critical to well being. It is about everyone's need to make sense of their lives, to feel they have a life of meaning and purpose.

To summarize: You can ask yourself, "Is my portfolio as strong as it could be? Have I forged a retirement Identity, recharged my Relationships, and established a new sense of Purpose?"

Retirement is a Series of Transitions and Not a Date

Sociologist Phyllis Moen suggests that people spend more time planning a wedding than planning for retirement. And both have a great deal in common. There is a wedding date and a retirement date. What is ignored is what happens next. You plan for a wedding but not the marriage; you plan for retirement but not for the years after. But both are major transitions and not events at one point in time.

In my studies of people in transition, it is clear that transitions do not happen at one point in time (Schlossberg, 2008). They are a gradual process; time is the operative word. Transitions take time, and people's reactions to them change—for better or worse—while they are under way. At first, people think of nothing but being a new graduate, a new widow, a recent retiree. This is followed by a middle period of disruption—a period of great vulnerability. Although the onset of a transition may be linked to one identifiable event, they can take six months, a year, sometimes two years pass before one moves fully through a major transition. If, for example, you have just moved in with someone, it takes a while to know where the dishes and glasses are stored. But more important, it takes time to feel comfortable rearranging them. Finally, the change becomes integrated into your life, for better or worse. You've accommodated to your transition. Then one begins to separate from the past and move toward a new role, new relationships, new routines, and emerging assumptions about themselves and the world.

Many who write about the transition process suggest that people go through sequentially specific stages from beginning to end. In fact, they give labels to each stage. My research and experience lead me to conclude that life is not that orderly. I interviewed a man who retired from the public school system. His first month was very difficult as he was accustomed to his routine, his relationships, and his professional identity. Now, a year later, he is comfortable with his new life. He is in an exercise program, serves as a volunteer for the court system as a guardian ad litem, and is becoming active with the League of Women Voters.

You can understand your retirement transition if you look at three major parts of the Transition Theory I describe in detail in *Overwhelmed: Coping with Life's Ups and Downs* (2008):

- Examine the degree to which your life has been altered through changes in your roles, relationships, routines, assumptions;
- Locate where you are in the transition process (considering a change, beginning the change, two years after the change); and
- Identify the resources you can apply to making it a success –return to your Psychological Portfolio and strengthen your Identity, Relationships, and Purpose.

We have seen that planning ahead can sometimes be problematic, and negotiating transitions can be tricky. However, knowledge about the transition process can alleviate the confusing feelings that often go along with transitions.

Retirement Happiness is Feeling You “Matter” and Still Count

Morris Rosenberg, the late distinguished Sociologist from the University of Maryland, coined the phrase "mattering"—the need to feel noticed, appreciated, and depended upon--as one that describes a universal, and often overlooked, motive that influences our thinking and behavior (Rosenberg & McCullough, 1981). It is critical to believe that we count in other's lives and feel we make a difference to them. Rosenberg found that teenagers who felt they mattered to teachers, peers, parents were less likely to engage in delinquent behavior than those who did not feel they mattered to others. He suggested, and I found, that retirees who no longer feel appreciated do not do as well as those who feel connected. Columnist David Brooks echoed this when he wrote, “Let me tell you what men want...Recognition. Men want others to recognize their significance. They want to feel important and part of something important” (Brooks, 2006, March 19, p. 12). An example of this was the statement from the former head of a UN agency, “I know who I was, but not who I am.” And Robert S. Weiss, Emeritus Professor of Sociology at the University of Massachusetts, found “retirement perplexing...When I attend a professional conference...I tend to feel marginal (2005,pp.3-5).”

The concept, mattering, explains why some retirees are happier than others. “It has been suggested that one problem of retirement is that one no longer matters; others no longer depend upon us...The reward of retirement, involving a surcease from labor, can be the

punishment of not mattering. Existence loses its point and savor when one no longer makes a difference” (Rosenberg & McCullough, pp. 179-180).

Mattering influences your behavior. I worked with Jill at a trade association. She decided she needed new skills and knowledge so that she could pursue a mid-career change. She wanted to move up the career ladder and knew without further education that would be impossible. She was informed that she had to come to the University between 8:30 a.m. and 4:30 p.m. to get the appropriate forms. She was forced to take a day off from work. When she arrived at the University, there was a notice on the door that the admissions office was closed. Finally she got the material and tried to make an appointment with a potential adviser to make sure this was the appropriate program for her. Again, the adviser’s office hours were during the day. Finally in desperation she applied to a non-traditional program in another city. She was able to reach the adviser, go to classes one weekend a month and three weeks in the summer. It seemed ridiculous to her that she was forced to travel 1000 miles to get a school where adult learners mattered.

What do people do when they no longer matter? The answer: get involved and stay involved. One woman suggested, “develop your own mission statement.” For example, one woman substituted exercise for work. She joined a health club, and was a regular in a water aerobics class that met three times a week. She realized that water aerobics was not the same as running a small company, but when she occasionally did not appear, people called her. Then, she knew she mattered.

Whether it is water aerobics, a book club, a luncheon group, a part-time job, a volunteer job—the specifics are irrelevant. What matters is that you matter to yourself, to others, to the community at large. A happy retirement depends heavily on these feelings. Remember, if it is not going the way you want it today, it is critical to turn your life around because the consequences of not mattering can lead to sadness, even depression.

And in Conclusion—“I Don’t Need Your Rockin Chair.”

I could mention many critical elements for a happy retirement—resilience, optimism, initiative, curiosity. But maybe most important is the ability to take advantage of planned happenstance. Professor John Krumboltz has been studying the role of happenstance in our career development. His book, *Luck is No Accident: Making the Most of Happenstance in Your Life and Career*, points out the central role of coincidence, chance or accidental happenings. We all have these coincidences but we need to learn to notice them and take account of them, and turn them into something in our life.

Now twelve years later, how does retirement look to me? As a Continuer I have tried to keep active professionally. I wrote two books on retirement and was fortunate to participate in a PBS special, “Retire Smart, Retire Happy” based on my book, *Retire Smart, Retire Happy*. I speak about transitions and retirement. Fortunately, I found many outlets for my interest in adult development and aging. I joined a board that recently launched a national Institute on the Ages in Sarasota, Florida.

I plan to conclude my speech with the bottom line issue--being able to take advantage of

"happenstance." I was introduced to someone who is the editor of a small, local magazine that focuses on older people. I could not stay at the reception but gave her my card. Long story short, she called and I am writing a column for each issue plus the lead article for next January's issue, "Romance in your eighties--Does Saturday Night have to be the Loneliest Night in the Week?" So who would have thought that I would be doing that.

Retirement, like the rest of life, is filled with ups and downs. The downs are the diminishing opportunities to contribute in meaningful ways and the ups are the opportunities to create a new life. My story illustrates the importance of structuring your Psychological Portfolio—your Identity, Relationships and Purpose--to protect against the bias and rejection sometimes encountered in retirement. I worked hard to craft a book proposal about retirement. Each rejection was accompanied by the same explanation: "She is the one to write a psychological book on retirement, but she no longer has a "PLATFORM." I wondered what that meant. Finally, I realized that the rejections reflected an attitude about retirement. To publishers, as a retiree, I had less status, less ability to market sales, less importance. There is a happy ending to the story. Eventually, I found a professional publisher, the American Psychological Association, and that became my platform. Paying attention to your Psychological Portfolio will insure that you have a platform.

I will end by quoting the words from country singer George Jones who wrote, "I Don't Need Your Rocking Chair".

I don't need your rockin' chair
Your Geritol or your Medicare
Well, I still got neon in my vein
This gray hair don't mean a thing

I do my rockin' on the stage
You can't put this possum in a cage
My body's old but it ain't impaired
I don't need your rockin' chair

I ain't ready for the junkyard yet
'Cause I still feel like a new Corvette
It might take a little longer but I'll get there
Well, I don't need your rockin' chair

I don't need your rockin' chair
Your Geritol or your Medicare
Well, I still got neon in my vein
This gray hair don't mean a thing
I do my rockin' on the stage
You can't put this possum in a cage
My body's old but it ain't impaired

I don't need your rockin' chair

Retirement don't fit my plan
You can take your seat, I'm gonna stand
An Eskimo needs a frigidair
But I don't need no rockin' chair.

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