Phasing Away: Retirement in Two Steps*

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IHELG
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Phasing Away: Retirement in Two Steps

The final “season” of the faculty career involves the complex array of personal and professional decisions leading to retirement. We have interviewed a wide array of individuals – both retiring faculty and knowledgeable administrators – to try to understand when, why, how, and under what terms and conditions an individual chooses to end a career in which he or she has (usually) been deeply immersed. Our approach has been in the spirit of “grounded theory” – building generalizations from our data, rather than testing hypotheses. Our essential conclusions are that career-ending involves several discrete “disengagements” – each of which is conditioned upon circumstances that may or may not be within individuals’ or institutions’ control. These disengagements are personal/psychological, social psychological, professional, institutional, and economic in character.

The disengagement process is also intensely transactional, constituting a negotiated arrangement between the individual and the institution of which she or he is a part. In other words, not only does the individual have to work through his or her own disengagement from work and career, but the institution that employs him or her also plays an active role in the disengagement process. It gains or loses from each retirement, and its interests are very much enmeshed in the decisions individual faculty make.

The report that follows is preliminary. We have completed approximately 2/3 of the field interviews planned. Accordingly, this paper should be considered an exploratory synopsis of our data and our “impressions” – rather than as a full report of conclusions.

Purpose of the study.

The overarching goal of this study is to translate into broader suggestions for policy and practice the experience of institutions and individuals involved in retirement plans that provide
incentives for faculty to choose flexible – often part-time – work. Flexible employment for faculty who are approaching retirement is the nearest concrete analog to flexible employment for faculty at other career stages. The need for such arrangements is clear in the increasing diversity of faculty (Finkelstein, Seal, and Schuster, 1998). New faculty are increasingly female: over 51% of those age 35 and younger are female while fewer than 30% of faculty over age 55 are female. Younger faculty – in this case more female than ever – are most likely to have dependents, and female faculty were more likely to have children in 1998 than in 1993, according to data in the National Survey of Postsecondary Faculty (NCES, 1999).

More younger faculty are entering to replace the “bulge” who entered academic careers in the ’60’s and ’70’s, and that “bulge” of now-older faculty are on the verge of ending their careers in one way or another. As new faculty replacing those who retire are more diverse, they will undoubtedly need and expect more flexibility in work arrangements. In response to the “uncapping” of mandatory retirement age, colleges and universities have created such flexibility to encourage individuals to step down and out of full-time employment as they near retirement. With support from the Alfred P. Sloan Foundation, we undertook this project to determine what can be learned from these flexible arrangements that might inform new initiatives in policy and practice to benefit faculty with other work-related concerns, specifically concerns related to both gender and family.

The macro-demography of the faculty work force is probably responsible for pressure on institutions to offer retirement options and incentives. Bowen and Sosa (1989) pointed out the inevitable turnover of faculty, especially in the 1997 – 2007 period. Their analysis appeared before mandatory retirement policies were rendered illegal in 1994 (Clark and Hammond, 2001), and Shapiro’s (2001) subsequent assessment showed that Bowen’s and Sosa’s methods tended to
overestimate shortages, in part because faculty were tending to work to age 70 and beyond (p. 552). But institutions nevertheless now appear to face two simultaneous pressures: 1) to retain talented and experienced faculty on whom program quality and depth depend (because age will inevitably result in their retirement whether or not replacements come on-stream), and 2) to encourage departure at rates (specific to individual fields of study where production of new Ph.D.’s exceeds demand) that will assure a continued flow of new faculty into the profession (Clark and Hammond, 2001). Phased or early retirement programs are among the policies and practices that appear helpful in adapting to both pressures at the same time.

Keefe (2001) conducted a detailed survey of retirement options and retirement incentives, concluding that about 80 percent offer early retirement plans and 60 percent offer incentives to encourage early retirement. In a separate paper, Keefe (2001) explores motives for faculty to choose early retirement, and concludes that “Money by itself….will likely have little impact on the early retirement decision” (p. 136). Instead, he suggests that “Nonmonetary factors ….may require more flexible offerings than administrators are accustomed to making [because] lifestyle and self esteem factors are as important to a plan’s success as the cash incentives” (p. 136). Retirement, he suggests, is a highly individual decision, and must be treated as such if individuals are to respond to incentives.

Uncapping the mandatory retirement age has resulted in a considerable array of optional, phased, early, and incentive-based plans now offered to college and university faculty. As the collected papers in Clark’s and Hammond’s (2001) recent book confirm, little empirical work has been done to assess the experience of individuals who have these options from which to choose. Most of the collected papers are fundamentally oriented to the economics of early retirement for institutions or for individuals. But they also conclude that the economic
considerations may be less important than other more intrinsic factors that motivate both institutions and individuals to change their relationship during the late career or pre-retirement years.

The present study, then, was designed to probe in open-ended fashion the experience of both institutions and individuals for common themes that would help us understand phased retirement in more than narrow economic terms.

Method.

We have conducted (to date) over 50 interviews of administrators and faculty at 6 diverse institutions (public/private, varied types from research I to liberal arts, southeast-midwest-west) and with staff of one public university system who administer a state-wide phased retirement policy. The institutions were selected because they had phased retirement policies that differed from a “template” we had constructed from a review of policies available on-line. They are not a random sample, but appear to be fairly representative. Individuals interviewed on these campuses were either positioned administratively to reflect on a campus’s experience or were volunteers from among faculty who had elected to “phase.” These interviews have been open-ended (see Appendix C for our interview guides.) We have recorded responses contemporaneously and subsequently created Microsoft Word files that we have analyzed for themes.

In addition, we have used our interview guides as survey instruments. These were distributed in September and October, 2003, to 60 institutions identified as having phased retirement policies. To date, we have received just short of 50 responses from institutional leaders and faculty who have elected phased retirement. We are treating responses in the same fashion as we have treated interview responses.

Results.
With the proviso that our data collection is incomplete, and with the reservation that our report is preliminary and tentative, we offer this synopsis of results-to-date. We are dividing this report into sections focusing on a) individuals’ experiences, and b) institutions’ experiences. Our third section reflects on some of the transactional realities facing both parties to the retirement decision.

In a separate paper, (Leslie and Conley, 2003), we established that faculty anticipate retirement at the conventional age of 65 – 66. We further analyzed the characteristics of outliers in the population – those who choose earlier or later retirement. In that analysis, we could not clearly establish many distinguishing characteristics of those who reported selecting (or willingness to select) phased retirement – beyond fairly general satisfaction issues. We concluded, “Those who would consider “early” retirement were less satisfied with their jobs (overall), while those who would consider “phased” retirement were more satisfied with their jobs (overall).”

This single finding, coupled with some (minor) statistical association between a heavier teaching load and willingness to consider retirement of one kind or another, suggests an interaction between the objective circumstances of one’s job and one’s success at or satisfaction with that job. Our interviews seem to show, however, that these considerations are secondary to economic ones. Assured that retirement is at least economically viable, faculty considering retirement seem to make their decisions on grounds that reflect their attitudes, morale, professional identity, and strength of their institutional affiliation.

Our raw data are, of course, extensive interview transcripts, too extensive to reproduce for this paper. We have, however, reduced the transcripts to identify “cost” and “benefit” themes – at least preliminarily. Appendix A shows in abbreviated form the thematic content of
interviews with institutional leaders (such as provosts, deans, and department chairs). Appendix B shows the thematic content of interviews with faculty who have elected phased retirement. This breakdown anticipates our eventual assessment of policy, and is simply illustrative for purposes of this presentation.

Our main focus will be on overriding personal/psychological, social psychological, professional, institutional, and economic issues mentioned as affecting decisions to retire. We will also discuss the transactional issues that affect how institutions and individual faculty accommodate individuals’ disengagement from their work and careers.

Psychological transitions.

Faculty approaching retirement have identified heavily with their work in most cases. They have – to a great extent -- shaped their identities and behavior around the demands of career and job. They have also been immersed in the social networks of institutions and professions, networks that support their sense of worth and their identities. Retirement is often approached with a sense that these fundamental props to self and to support will be lost. We will report in this section on how those we interviewed felt about that loss.

Personal psychological themes. Retirement involves withdrawal from one of the most meaningful phases of one’s life – a professional career of 30 or 40 years of continuous work. The academics we interviewed were not only deeply engaged in their jobs, they were psychologically invested in their careers. They had formed their identities around being professors – in many cases this meant a deep attachment to their intellectual work in a discipline (physics, geology, history, etc.), and to their obligations to others (students, colleagues, funding agencies, disciplinary peers, journals, clients, etc.), and to the stature they had achieved both locally and beyond. One, at age 63 and in the last year of a phased retirement, indicated that he was not yet
ready to retire fully. He regretted having prematurely committed to the program and to the imminent end of his active employment when he still felt energetic and productive. Another said, “I’ll soon have no job, no professional status, and no identity as a faculty member....” The props of his self were about to be kicked away.

Pulling back from a life-long engagement affects some in profound ways. At the most extreme, noted one clinical social worker we interviewed, “cold-turkey retirement may lead to serious psychological problems.” He added examples of both emotional and physical consequences he had observed among his colleagues who had failed to make a smooth transition from full-time work to full retirement. Echoing a theme that was repeated many times in our interviews, a faculty member who had elected to phase into retirement said, “retirees are suddenly cut off from their life’s work, and endure financial uncertainty. My department seems to ignore me. It treats me as irrelevant and doesn’t call on my expertise or keep me involved...” This sense of loss, alienation, and marginalization was almost palpable in many (but not all) interviews.

On the other hand, retirement, especially phased retirement, may also be rewarding to people who have essentially exhausted the possibilities for further achievement. (Or who have exhausted themselves and need a clean break.) Several of our interviewees indicated that health problems had affected their energy and ability to commit to a full professional agenda. One confessed to a “mathematically tired brain” at age 70. Another expanded at length on the generational changes in his teaching field – English. He indicated that his own work was seen as passé by younger faculty and that he and others of his generation felt devastated by the new trends in scholarship and the isolation they experienced in their department. Accordingly, retirement had an increasing appeal.
Others had developed interests and commitments that drew them away from full-time work. Some had become interested in international travel. Others wanted to expand their consulting work. Hobbies like genealogical research, piano lessons, or golf held increasing appeal for some. In a few cases, living in a warmer climate was mentioned as a motive.

Psychological responses to retirement, then, were varied. Some were attracted to the rewards they perceived – more free time, more interesting activities, fewer constraints, and so on. Some felt alienated from their work, tipping the balance toward retirement as an escape. Others feared the marginalization and insecurity they felt would follow. And, of course, some of the most accomplished faculty simply felt they were not ready to leave their work behind.

Social psychological themes. The faculty career is enacted in social contexts: the institution and community of which an individual is a part is one context. The profession to which one’s work contributes is another. How do individuals experience and manage their changing relationships as they disengage?

One retiree noted that his engagement with the broader university community remained a central part of his life. He and his wife attended lectures and concerts more extensively than ever. He maintained a shared office in his former department, visiting frequently. “I was tempted to take my computer home and stay in touch from there by e-mail,” he said, “but then I’d never come in and talk to anyone....” Although fully retired, he obviously relished his on-going association with colleagues and the opportunity to participate, however marginally, in the daily life of the department. His work had become more a way of life than simply a job, and the social dimension of the professorial role had superceded his (now lapsed) professional activity.

A dean noted that, “The phased program has a good social benefit for those eligible; they keep up with their colleagues..... It is a good option for individuals who are slowing down.”
implies that the support of a social network can be helpful to individuals who approach retirement. Others noted how much they enjoyed their continued association with students during their phased period. They can receive confirmation of their identities and experience validation of their achievements while transitioning out of active work.

But negative social reinforcement occurs, as well. The act of electing to retire can result in a harsh change in relationships, both professional and domestic. Perhaps the most stressing reality for phased retirees is disengagement from the continuous annual cycle of departmental life. At our case study institutions, most phased retirees work full-time for one semester, and are off during the other semester. They usually stop serving on committees, advising graduate students, and cease assignments that require a full-year commitment. As one administrator reported, “Nominally, the [phased retirees] are carrying ½ FTE load, but functionally they are really working less than that. They can’t serve on committees, because they are gone for half the year. All they can do, really, is teach and advise for a single semester.” Consequently, they are often viewed by their colleagues as less engaged and less committed.

The dynamic of their relationship with the department is then altered, as they are seen as more marginal by others who carry the load. One individual “phasee” said, “I feel more of a disconnect with the department. People don’t seek you out; you feel more marginalized. When you give up tenure, you give up service assignments, committee work etc. So you are less well connected. You may also not teach some important courses you once taught....” The latter point was meant to illustrate a simultaneous withdrawal from continued contact with students as well as with colleagues. Along the same line, another mentioned a sense of hurt that he had not been invited to share his knowledge, insights, and experience with a new faculty member who took over his courses.
Just as the dynamic of colleague (and student) relations change with retirement, so is an adjustment required domestically. As one woman who elected phased retirement said, “My husband retired first, but we weren’t ready to stare at each other all day....” (So she elected to phase instead of retiring fully.) In other cases, a spouse preferred to live elsewhere and eventually prevailed, meaning a wholesale change in residence, social life, etc. Some expressed a desire to spend more time with extended families (including grandchildren) who may have lived at a distance.

So retirement, whether phased or full, changes the web of social relationships in a variety of ways. Some cling to comfortable networks and cultural anchors while others feel diminished relations with important friends and colleagues.

Although we did not explore in depth, our impression is that retirees contextualize retirement very differently. For some, it is a purely personal matter, and what others may feel about one’s decision is irrelevant. For others, their own roles and relationships form the context, and they show concern and sensitivity to how their own retirement will “play” with colleagues, students, and spouses. The more reciprocity-oriented retirees seem to manage the disengagement process with a sense of proportion and balance. The more self-referential retirees seem (in our view) to experience more regrets and insularity, receiving less support and regretting more the losses they have experienced.

Psychologically, then, retirement is an obstacle course through which individuals walk with mixed success. It is a social and psychological process, though, and should be understood as such. One doesn’t simply “retire” and walk away from a “job.” An engaged professional whose identity is thoroughly immersed in the personal and professional webs of university life gives up an array of supports and a framework for his or her identity. (We should note that the large
majority of our interviewees were men, by far the largest number of those retiring in the population, to be sure. It is possible that in the generational shift toward more women faculty, the professional role and its impact on identity will change as newer faculty are engaged in more diverse and complex roles beyond their work lives.)

Identity. In a few cases, a new identity is foreshadowed during a transition to retirement – or belatedly discovered afterward. We interviewed one individual whose career achievements had been principally research oriented. Upon electing phased retirement, he agreed to take on some of the largest and least popular courses in his department and discovered that he was both satisfied by and good at teaching. Others completely altered their roles in one way or another, finding renewed challenge and satisfaction in these changes. In most of these cases, the change represented value-added to the institution – for example, one phased retiree took on a variety of internal and external service roles, representing his institution on community boards, serving on committees, and the like.

Yet many simply focused and amplified their established identities and roles, finding they could devote their remaining years on the job to carefully selected functions that helped them get the most out of waning energies.

Professional issues in retirement.

One’s professional life follows a developmental trajectory through phases of learning, development, achievement, leadership, and – inevitably – disengagement. What do retirees say about this final stage? It is anything but a matter of giving up. Focusing, learning, changing, and contributing all characterized retirees’ comments. Instead of seeing retirement as the death of their careers, those we interviewed understood that their lives were going through transformations that could be shaped in purposeful ways by their decisions.
One person who had weathered a serious health problem noted that he could handle no more than a reduced assignment, but that “I’m at the point in my career where I know more about my field than anyone, and I know how to teach it better than anyone….“ He felt phased retirement was both a way to focus his limited energies on his teaching and to provide added value to his field, both locally and internationally, by remaining active. Others also indicated a renewed enthusiasm for teaching, once they could focus all their energies on this one aspect of their work. One noted, for example, that he now taught an introductory course in his department with a breadth few junior faculty could match. He delighted in learning current material, but felt it was easier for him to put it in context with his extensive experience in the field.

Some clearly felt their ability to focus their work made phased retirement attractive. They were able to finish projects begun long ago, or to undertake new lines of work for which they had previously had no time or support. In one particularly compelling example, a phased retiree was able to greatly expand a small pilot program into a model in international community service, sending students to work in rural African communities.

Individuals sometimes felt they could devote more time to reading and traveling – activities that broadened and deepened them and made them more current and interesting in the classroom. Others noted that rapid changes in technology in their fields required more learning time, and phased retirement allowed them to pursue this more effectively.

But perhaps the most persistent comments about professional contributions during phased retirement centered on themes about capitalizing on long experience. Two mentioned undertaking special projects for their departments that had gone unaddressed for many years. Others undertook teaching or research assignments that required their unique experience and
expertise, and that would have gone unfulfilled without the opportunity individuals felt they had to invest newly freed time and energy.

**Institutional gains and losses.**

Institutions are on the other side of the transaction that leads to individual faculty retirements. Just as faculty face dilemmas and challenges in disengaging from their careers, institutions also have concerns. On one hand, they stand to lose the experience and expertise of senior people. Those with successful careers have often brought money and public visibility to their programs. Faculty often have been the longest-serving members of their units, as well, and carry deep institutional memory with them.

On the other hand, long service and age can leave faculty professionally, intellectually, and physically exhausted. Although they may need to disengage, faculty are not always emotionally ready to do so. For all of the reasons identified earlier in this paper, disengagement may be psychologically difficult and it may be devastating when it involves losing the emotional, social, and community support on which an individual’s identity and security are based.

Although institutions may offer faculty a choice of retirement options, it seems important to us that they treat the disengagement process as a transaction that helps both parties negotiate what can be a minefield of loss on both sides.

**Economics.** The institution, of course, bears most of the responsibility to assure that the economics of retirement make sense to the individuals facing decisions. Individuals may have handled planning responsibly, and most institutions have made retirement annuities available through one means or another. In only a few cases did we find examples of economic problems that affected retirement decisions.
Two in particular, though, did arise in several settings. First, phased retirement allows individuals to receive pay (usually half-time, but occasionally more or less) during their phased period. But it is less universally clear how phasing may affect eligibility for retirement annuities. This depends on agreements between annuity providers and institutions, something not all institutions have worked out to the advantage of faculty. Phased retirees will (almost always) be eligible to receive social security, as well. But those electing phased retirement at an early enough age may face gaps between their final retirement and eligibility for social security – especially as eligibility becomes more restricted to older retirees.

The second major economic issue facing phased retirees has to do with other benefits. Health insurance is increasingly important to older workers. Faculty and their spouses are as much heirs to infirmity as any other aging people. Those not eligible for Medicare will want and need adequate coverage. We found cases in which individuals based their retirement decisions wholly on what they believed their health insurance coverage would provide in the short run. This turned out to be unduly restrictive on the choices of a few – individuals who would have been far better off in phased retirement simply felt they could not afford to elect this option because they felt the health insurance provisions were not adequate. (And their assumptions were not always correct, meaning both the individual and the institution were affected by an essentially wrong decision.)

Related economic issues arose less frequently, but are nevertheless worth mentioning. Phased retirees sometimes found (belatedly) that they were not eligible for annual salary increases – that is, they had agreed to a salary upon entering the program that would not increase for as long (usually 5 years) as they were eligible to participate. Nor were they necessarily able to add summer teaching to their work assignment (and pay).
In some cases, individuals and institutions misunderstood each other on whether and for how long the retirees could keep their office and lab space. For institutions needing to hire new people, and having limited space available to accommodate them, this was more than just a trivial matter. But it was also a major concern for retiring faculty who had hoped to finish up work on grants (or even attract new grants).

**Budget and program issues.** Phased retirement policies have typically been rationalized as ways to crystallize plans for faculty replacement. When the mandatory retirement age was “uncapped,” institutions worried that there would be no way to predict individual retirements or plan for replacements. “Phased” policies provided both incentives to retire and irreversible commitments from individuals to complete the process by a certain date.

Phased retirements, typically moving higher-paid tenured faculty to half-time limited term appointments, meant institutions could begin banking the salary savings to use in recruiting new appointments. Both planning and budgeting aspects of these policies have had intended and unintended consequences.

On the planning side, individuals are free to elect or not elect phased retirement. In some cases, individuals whom chairs or deans hoped to replace have elected to continue in full-time appointments. (There is no one “profile” for these individuals. Some were no longer “productive” in the ways institutions considered important. Others’ specialties had been superceded by new developments, or had become less intellectually and professionally engaged.) In other cases, individuals whose contributions were critical to a department or program entered phased retirement and their contributions to the full range of departmental life diminished beyond what had been expected. Also, since positions are most often re-captured by the central administration (rather than reserved to deans or departments), some positions were permanently
lost as soon as an individual entered phased retirement. Because election of a phased retirement
is an individual option, and because chairs and deans are rarely willing to decline permission
when someone so “elects,” it has not become the sort of planning tool it was expected to become.
It is a far more hit-or-miss proposition with hit-or-miss consequences.

The budgetary consequences have been similarly unpredictable. Typically, because of the
widely recognized “compression” in the academic marketplace, saving half of a senior person’s
salary does not provide sufficient funding for a new tenure-track hire. Nor, typically, do the
saved salary dollars revert to the department. They are more typically re-captured at the central
administrative level, and reallocated to current budgetary needs. Individual departments are more
likely to be left with “less than half” of a full-time faculty member whose contributions are
reduced from a full array of teaching, research, and service activities to part-time teaching alone.
The rest of the individual’s teaching load must be re-budgeted to adjunct faculty or realigned
with the teaching loads of the remaining full-time faculty. Research and service activities may be
simply lost in the shuffle. Even if two faculty from the same department were to “phase”
simultaneously, the funds from those two positions might or might not be returned to the
department for a new hire. So, for many departments and chairs, the theoretical benefits of newly
freed funds for new positions have been transmuted into more uncertainty and more stress on the
productivity of existing faculty. (It is also eminently clear that some phased retirees work at a
much higher level than “50-percent,” continuing many of their research and service activities
without compensation, but super-production is, at best, a randomly distributed benefit to
departments or institutions.)
One of our case-study institutions, a relatively small public university, had experienced more phased retirements than they had expected. For some departments, this had created gaps in coverage and more immediate problems than anyone had anticipated.

But there are important institutional benefits in phased retirement programs. Institutional leaders and faculty both noted that phased retirement policies are perceived as fairer and more humane methods of dealing with the inevitable finality of ending one’s career. One dean noted that prior to the implementation of a phased retirement policy, individual faculty and chairs “cut deals” that sometimes resulted in larger settlements for some retirees than for others. The inequity of these side-arrangements created resentment and a sense that the institution was buying out “difficult” people – in other words, those who were less deserving were precisely the people who fared best. Implementation of phased retirement policies may minimize the capricious treatment of individuals, and is seen as a more equitable and fairer way to handle retirements.

Faculty and deans alike commented on the perceived humanity of phased retirement. As one retiree put it, “…it represents a caring attitude on the part of the university.” A dean commented that it makes for “a gentle psychological transition from full employment to full retirement.”

**Transacting phased retirement.**

While policies provide an overarching framework for the two sides, faculty and their employing institutions ultimately negotiate the terms and conditions of a phased retirement. The department chair and individual faculty member usually engage in the first stage negotiation, results of which are subject to approval at higher levels. There may be uncertainty as to who holds the effective power in these negotiations, as indicated by this chair’s description: “The
department and the individual negotiate the specific terms and conditions. In this department, we wanted the phase period to be only 3 years, and attempted to negotiate that with two individuals. They preferred 5 years, and got the central administration to back them up. So, effectively, the 5 year eligibility period is now (in practice) a “right” rather than a negotiable maximum.”

What is negotiable and what is not may remain unclear if the institution’s policy is too general. On the other hand, terms and conditions of retirement can be so profoundly individual (and different from department to department) that one size in policy terms cannot possibly fit all cases. Pay and benefits (often, but not always, determined by policy), how much teaching, research, and service an individual does, eligibility to retain office or lab space, when the work will be done (fall or spring, for example), accountability for time and work-product, and whether terms and conditions may be renegotiated annually are among the most sensitive themes we found.

A relatively new chair highlighted the issues that faced his department at an institution where phased retirements predated his appointment: “Individual negotiations with phased retirees tend to be very loose understandings. I felt left holding the bag when I inherited several phased individuals and they based their work commitment on more or less informal agreements with the previous chair.” He had essentially no leverage to tighten up the agreement or reassign his phased retirees to areas in which their help was needed. And another veteran chair cited the social pressure he faced in negotiating phased retirement with long-time colleagues. He stated that he could not deny phased retirement to faculty in his department because he had known them for many years -- though he knew it meant significant difficulty for the department.

Negotiating latitude ranged from relatively narrow to relatively broad. In some cases, phased retirees were expected to teach a given number of courses in a particular semester – not
quite on a “take-it-or-leave-it” basis, but there was little room to negotiate. In other cases, individuals could “package” a three-year agreement so that they taught a heavy load in the first year, an average load in the second, and almost not at all in the final year. One individual negotiated an 80% “service” assignment for himself, while others continued to perform mostly research.

We found persuasive arguments on both sides. Clear institutional expectations and guidelines helped assure equity, fairness, and accountability across departments and colleges. But flexibility to take individual and program needs into account probably assured adequate incentives for some faculty to elect to phase.

Conclusion.

Our basic goal at this stage of our research has been to achieve a deeper and more comprehensive understanding of the phased retirement process – from both individual and institutional (policy) perspectives. What we have found indicates that it is a) a process, and b) that it is affected by a complex array of psychological, social, professional, economic, and institutional factors.

Retirement, phased or not, is probably best conceptualized as a transaction through which both individuals and institutions work toward mutual satisfaction. Obviously, the outcome will be suboptimal in some cases, but one overriding reality prevails. Individuals will retire from their positions in all but the most exceptional of cases. And they appear ready to think through the concrete steps by which they will disengage in their late 50’s or early 60’s. The normal age of retirement remains at about 65 or 66.

Institutions, although no longer armed with a mandatory retirement age, can work proactively with their faculty – better on an individual basis than via passive adoption of generic
policies – to achieve satisfactory, and satisfying, outcomes to both individuals and their departments. They can recognize the retirement process as an inevitable transition, as a negotiable change in faculty work patterns, and as an economic transaction through which both individual and institutional goals are pursued.

Retiring may be the final step of a professional career, but it is by no means a conclusion to one’s life or one’s involvement in a variety of activities and commitments. We found individuals working through their disengagement from active employment and their engagement in a variety of new and different “vectors” in their lives. While some feared heading to the sidelines after long and consuming careers, others saw those same “sidelines” as entirely new phases of their lives – with new challenges and rewards to be met. Some of those challenges and rewards included professional involvements in their disciplines and institutions. Phasing into retirement gave them the time and support they needed to work themselves through these changes and into the next season.

References.


Appendix A: Themes in administrator interview and survey data.
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<tr>
<th>COSTS</th>
<th>BENEFITS</th>
</tr>
</thead>
</table>
| **Financial:**  
*Are not cheaper to replace*  
*Imply potential loss of income from clinical work/grant money*  
*Burden department with need to pay for replacement adjuncts or graduate assistants*  
*Pay 2/3 pay for ½ time work, so bear additional costs* | **Financial:**  
*Allow a department to get rid of a faculty position whose area is no longer needed*  
*Allow a department to retain a good resource at a reasonable cost*  
*Allows department to have both old faculty member and new one, both for same cost as original salary of the former* |
| **Logistical:**  
*Do not come with a replacement guaranteed/create position in limbo*  
*Leave service jobs vacant (e.g., committees and research)*  
*Functionally work less than half-time FTE*  
*Cause teaching load of full-time faculty to increase*  
*Create difficulties with limited availability of office/lab space*  
*Have less if any time to advise students*  
*May cause there to be more course substitutions in department/staffing issues re specialized courses*  
*May adversely effect the quality of the program*  
*Having two or more phased retirees at the same time would create difficulties*  
*Increases the pressure to use adjuncts while college if making a concerted effort to decrease adjuncts* | **Logistical:**  
*Provide at least part-time work coverage (as opposed to full retirement)/meet teaching needs (similar to adjunct faculty)*  
*Keep institutional memory around for a few more years*  
*Allow a department to keep an excellent instructor who meets critical needs*  
*Allow a department to phase out reticent programs with the phased retiree*  
*Allows department to effectively plan for replacement of retiring faculty/allows College to gradually replace retiring faculty*  
*Helps College bring new faculty up to speed while retiring faculty are still available to help*  
*At primarily teaching institution, phased retirees continue to participate in committee work and continue to help with existing advisees (though don't take on any new advisees)* |
| **-Morale-Based**  
*Do not seem very involved and are only partially committed*  
*Make it more difficult to keep a department whole*  
*Are more difficult to terminate if not performing*  
*May be individuals for which full retirement would have benefited department*  
*Phased retirees not being good citizens* | **-Morale-Based:**  
*Allow a department to keep a good faculty member*  
*Provide department with an opportunity to reward the loyalty of long-term faculty*  
*Allow a department to partially-remove a faculty member who is no longer productive/helps phase the non-scholars out before they burn-out*  
*Allows retiring faculty to mentor new faculty* |
<table>
<thead>
<tr>
<th>COSTS</th>
<th>BENEFITS</th>
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<tbody>
<tr>
<td><strong>Financial:</strong></td>
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</tr>
<tr>
<td>*Ineligibility to teach summer school</td>
<td>*Total compensation more than full time salary (half salary plus retirement pay and social security benefits)</td>
</tr>
<tr>
<td>*Ambiguity of merit pay increases/not automatically considered eligible</td>
<td>*Pay raises were small and not likely to increase</td>
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<tr>
<td>*No pay raises first year of phased retirement</td>
<td>*In NC no taxes on retirement money</td>
</tr>
<tr>
<td>*Some problems with spousal health benefits</td>
<td>*Eligible for health benefits as if they were fully retired</td>
</tr>
<tr>
<td></td>
<td>*TIAA was very helpful</td>
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<tr>
<td></td>
<td>*No financial penalty</td>
</tr>
<tr>
<td><strong>Logistical:</strong></td>
<td><strong>Logistical:</strong></td>
</tr>
<tr>
<td>*Ambiguity of retirement status</td>
<td>*Can avoid first post-tenure review</td>
</tr>
<tr>
<td>*Overtime with continued student mentoring</td>
<td>*Great flexibility</td>
</tr>
<tr>
<td>*Uncertainty/instability of assigned space</td>
<td>*Good for those not much into research</td>
</tr>
<tr>
<td>*Relinquish rights to tenure</td>
<td>*Very few problems with negotiation of teaching load and life in the department</td>
</tr>
<tr>
<td>*Much bureaucracy involved in signing up for phased retirement</td>
<td>*Gain significant control over work load and assignments/Have quite a bit of say in teaching assignments and schedule</td>
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<tr>
<td>*Often having to move to a new, shared office</td>
<td>*Faculty members have more time and energy to commit to other areas such as research, writing, lecturing, or traveling</td>
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<tr>
<td>*Only able to be in phased retirement for set amount of time</td>
<td>*Spread teaching load across the year</td>
</tr>
<tr>
<td>*Prefer teaching load to be compressed to one semester, have the semester off</td>
<td></td>
</tr>
<tr>
<td>*Have to notify the administration of our &quot;status&quot; nearly one year in advance</td>
<td></td>
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<tr>
<td><strong>Morale-Based</strong></td>
<td><strong>Morale-Based:</strong></td>
</tr>
<tr>
<td>*Peer/colleague acceptance (seen as backing away from responsibilities)</td>
<td>*Avoid shock of immediate retirement/not ready to fully retire</td>
</tr>
<tr>
<td>*Marginalized within department</td>
<td>*Better able to deal with personal health problems or be a family caregiver</td>
</tr>
<tr>
<td>*Inability to vote on faculty senate</td>
<td>*More time for personal interests/travel</td>
</tr>
<tr>
<td>*Does not make the individual feel valued</td>
<td>*Feel support from deans and colleagues and HR staff</td>
</tr>
<tr>
<td>*Less direct contact with undergraduate students</td>
<td>*Good option for those who are slowing down</td>
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<tr>
<td></td>
<td>*Great way to continue to contribute</td>
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<tr>
<td></td>
<td>*Many transition to retirement with better attitude toward the college</td>
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<tr>
<td></td>
<td>*Enables rejuvenation of faculty</td>
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<td></td>
<td>*Able to continue teaching</td>
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<td></td>
<td>*At primarily teaching institution, retained rank and voting privileges</td>
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<td></td>
<td>*More time for &quot;me&quot;</td>
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Appendix C:

Interview questions for faculty:

Interview questions for **individual “retirees.”**

1. What is your current employment arrangement with (institution)?
2. How did you decide to elect phased/early retirement?
3. What terms and conditions of this arrangement are most favorable to you?
4. What terms and conditions are less favorable?
5. On balance, how does it serve your personal interests?
6. On balance, how do you think it serves the institution?

Interview questions for institutional leaders (deans, department chairs, provosts):

1. What do you understand to be the purpose of the phased retirement policy at your institution?
2. Who is eligible to participate, on what terms and conditions?
3. Who participates? (Please briefly describe the individuals – no names – in your unit who have elected phased retirement.)
4. What kinds of assignments do phased retirees assume? (Typically, what do they do….? Are there notable variations from individual to individual?)
5. What are the costs and benefits to individuals? (What do they like or not like about the arrangement?)
6. What are the costs and benefits to the institution? (colleges/departments/programs?)
7. What has your department or institution learned about flexible employment from experience with the policy?