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Management Development

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THE PUBLIC SERVICE IN TRANSITION



MOVING BEYOND THE WORKPLACE: EXPLORING LIFE'S JOURNEY

A CCMD Project developed by
Dr. James R. Ninger
with the research assistance of
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Canada

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A Message from the President of the Canadian Centre for Management Development

It was during my tenure as Clerk of the Privy Council that the concept of “La Relève” or “Changing of the Guard” emerged. Demographics clearly showed that a significant number of senior and middle managers would be retiring in the next decade and that the public service would need to address the issue of workforce transition as a high priority. Of particular importance would be the recruitment and development of the next generation of leaders.

After a period of downsizing and cost cutting, departments and agencies now faced the prospect of skill shortages. They began to build their planning capacity in human resources, realizing that this was a critical business issue. New initiatives evolved around succession planning, corporate knowledge transfer and retention.

In considering the organizational dimensions, the needs of the individual must be taken into account. For public servants, the majority of whom spend their entire careers in government, moving beyond the workplace can be quite a challenge. What contributes to a successful transition and how can we learn from those who have gone before us? That is the purpose of this report.

We owe a great deal of thanks to Dr. James Nininger who came to the Canadian Centre for Management Development as a Visiting Fellow after spending 23 years as Chief Executive Officer (CEO) of The Conference Board of Canada. His extensive research and in-depth interviews with executives, both in the private and public sectors, provide us with useful insights as we journey through this stage of life. It is also a must-read for managers and human resources specialists in organizations responsible for providing guidance and support.

What I found personally striking in the stories included in this report was the degree of dedication to public service expressed by those interviewed and how important and satisfying their careers had been to them, although often at the expense of their personal lives. It will be important for the future success of the public service to find ways to support those who contribute so much to the well-being of Canadians.



Jocelyne Bourgon

FOREWORD

About 18 months before I left my position as CEO of The Conference Board of Canada, I started to think seriously about the next phase of my life. Part of my reflection involved talking to others who had retired to learn about their experiences.

I learned a great deal. I discovered that retirement is not a destination after a career. I discovered that it's one step taken on a much longer journey. I found that the journey is an individual one and everyone travels it differently. I also learned that most made very successful transitions from work, while others faltered or stumbled at this point on life's road.

These observations motivated me to explore the retirement experience further, not only for my personal benefit, but also for what I could learn that would be helpful to others. This led to a full-scale research project that has been one of my main preoccupations for the last two years.

As I was leaving The Conference Board, Jocelyne Bourgon, President of the Canadian Centre for Management Development (CCMD), invited me to become a Visiting Fellow at the CCMD, so that I could explore my research interests further and extend my work to the federal public sector. It was a gracious offer and one that I readily accepted. The experience has been most rewarding and this publication is one of the products that resulted from the Executives in Transition project at the CCMD. I want to thank her for her interest and support for the project.

The team at the CCMD has been most helpful in assisting with various aspects of the project. In particular, Raymond D'Aoust, Director General, Strategic Research and Planning at the time of my joining the CCMD, was most enthusiastic about the work and its possibilities. Richard Rochefort, Director General, Learning Events, provided excellent guidance in overseeing the forums we have held as part of our work, specifically the three-session thematic series on the project.

Jim Lahey, Associate Secretary, Human Resource Reform, Treasury Board of Canada Secretariat, has been very supportive of the project and served as a key sponsor. He was very helpful with his own time and provided additional funding to support the research component of the work.

I want to express my appreciation to Linda Scourtoudis, Research and Policy Analyst, who worked with me as the project's research assistant and who has been involved with every aspect of the project at the CCMD.

I also want to thank Marilyn Arditti, on secondment to the project from Human Resources Development Canada and H el ene Godreau, Administrative Assistant, for their contributions to the project.

Finally, my thanks to the hundred or more executives in the public and private sectors who were so gracious in sharing their stories with me. They are at the heart of the findings of this work.



James R. Nininger
Visiting Fellow

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The Canadian Centre for Management Development would like to acknowledge the contribution of the Association of Professional Executives of the Public Service of Canada for collaborating in the Executives in Transition thematic series.

The author would also like to thank a number of organizations that were helpful in the early stages of the work in 2000 and whose contributions paved the way for this study:

Mercer Human Resource Consulting provided valuable information on trends in retirement in Canada and hosted three workshops for executives, where the framework used in this report was first tested.

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The Conference Board of Canada supported the initial phase of work on the project.

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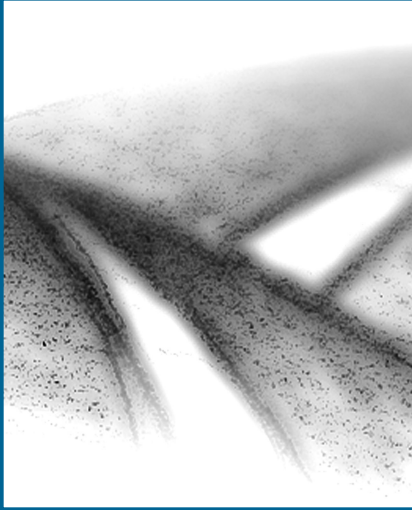
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PART 1

OVERVIEW

ABOUT THE STUDY

This study was undertaken to see what could be learned from successful senior executives who have retired or are planning to retire. What skills did they use in their transition experiences and what lessons could they offer others?

Over the course of a year, more than 100 interviews were conducted with senior executives in the public and private sectors. These included individuals who had been retired for some time, as well as others who had just made the transition and some who would be leaving within a few years. Among those who had retired, the interviews included those of various ages who left of their own choice. They also included those who left as part of voluntary employee reduction initiatives, as well as some who were forced out of their jobs, or who left for health reasons.

The interviewees included men and women, both married and single. In a number of cases, the spouse of the retired person was also interviewed. Further, in the case of couples, the interviewees included men whose wives were still in the workplace, and women whose husbands were still working. In some cases, both partners had left the workforce. The 60 private sector interviewees included chief executive officers and senior vice-presidents. The other 40 interviewees were in the public sector and included deputy ministers, assis-

tant deputy ministers, and others in the executive category, as well as the heads of a number of agencies. The vast majority were from the federal public service. A few interviewees had worked in the provincial public service, at the municipal level, or in the health care and education sectors.

This study reports on the public sector interviews and incorporates relevant aspects of the federal public service work environment. Differences from private sector practices are noted.

Those interviewed were not selected at random. For the most part, they were individuals the author had come to know during his career as President and Chief Executive Officer of The Conference Board of Canada. Without exception, those who were asked to participate in the study agreed enthusiastically, often stating that the study was of vital importance and was being done at a critical time because of the aging of the workforce.

An additional 20 interviews were conducted with individuals who were experts in the field of retirement in particular and in life transitions in general, and included practitioners, academics and other researchers.

Finally, a literature review was undertaken. This investigation turned out to be much more extensive than initially anticipated and covered areas such as the theory of adult development, stress

and its management, aging and gerontology, and work-life balance.

This report builds on and extends an initial report on the research project published by The Conference Board of Canada in November 2002 entitled *Leaving Work: Managing One of Life's Pivotal Transitions*. That report introduced the key lessons from the research and focused on private sector examples and case studies.

The Lessons

Analysis of the interviews, both for those who had made successful transitions and those who experienced difficulties, resulted in six key retirement-related life lessons:

1. View retirement as part of a journey, not a destination.
2. Get a life while you are still working.
3. Be prepared for leaving – it happens sooner or later.
4. Cut yourself some slack after leaving.
5. Renew and rediscover relationships on your journey.
6. Make the most of this phase of your life.

Some things need to be kept in mind in reading the lessons.

- Although the lessons are presented separately, they are linked and should be read in this way. Further, they are not arranged in any order of priority and need not be thought of as sequential.
- The lessons do not deal with financial planning. Interviewees commented on the importance of sound financial planning and a number said they were surprised how few people actually knew their financial position, even within one or two years of retirement. A sound financial position is the foundation of a successful transition. There is an abundance of information elsewhere on this aspect of planning for retirement.

Who Should Read This Report

The individuals interviewed for this study were senior executives. This report will be of interest to others in this group, whether they are nearing their departure from the workplace, or have already left.

It will also be of interest to a broader group of public servants. Feedback from a variety of presentations, discussions with practitioners, and a review of the literature, all suggest that the lessons from this study are applicable to quite a wide group of individuals.

Participants at many of the presentations included a number of individuals in their thirties. While the study is not addressed specifically to them, their opinions were sought as to the relevance of the findings for them at their age and career stage. The answer was clear. The value of leading a varied life and developing interests and activities that will last a lifetime is a lesson useful to people of all ages.

Finally, the study will also be of interest to human resources specialists, managers of employees anticipating retirement, coaches, and others responsible for providing support and guidance within organizations.

retire'ment

A word about the word "retirement". As I wrote, I found I became more and more uncertain about using the term. On the one hand, people understand its meaning as a transition from the workplace to the next phase of life. On the other hand, it is a loaded word often carrying negative implications. For this reason I struggled with language to capture truly what this event/episode/moment in time means. I often settled on "transition" because I think it best expresses the flow or movement that is the essence of this experience. But I'm not giving up on the word "retirement". As our understanding and appreciation of the experience evolves, so will the meaning of the word.

SETTING THE STAGE

This project was undertaken to assist the federal public service in addressing the individual and organizational aspects of a number of important demographic trends.

Trends in Canada

- The make-up of Canada's population is rapidly changing to include proportionately more older adults.
- These adults are living longer.
- The average age at which they retire has been decreasing.

Let's briefly examine these trends.

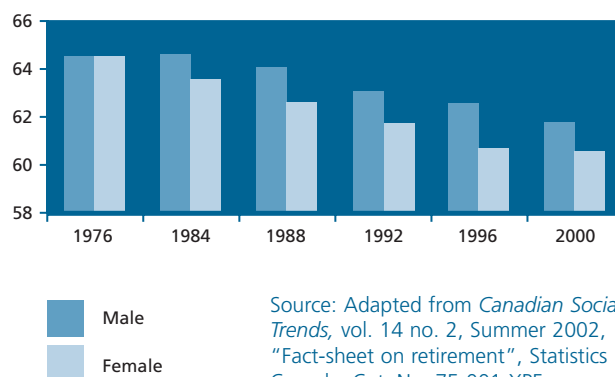
First, the percentage of Canadians over 65 has increased steadily over the last three decades (from 8% in 1971 to 13% in 2001) and is expected to grow further over the next two decades (from 14.2% in 2010 to 18% in 2020). We are also witnessing a similarly rapid growth rate of the group aged between 45 and 64 (from 23% in 2001 to 29.4% in 2015).¹

Second, in 1920-1922, life expectancy at birth for men was 59 years and for women, 61. By 1990-1992, these ages had increased to 75 for men and 81 for women.² In 2002, life expectancy for men was 76 years and for women, 82. These increases mean that individuals are living longer after leaving the workplace.³

And third, over the last couple of decades, the average age at retirement for all Canadians decreased dramatically, stabilizing only recently. Chart 1 shows this trend. In 1976, the median age at retirement was 65 for both men and women. By 2000, the comparable age for men was 62 and for women, 61. Those employed in the public sector (education, health and social services, and government) are the youngest to retire. The median age of those who retired between 1996 and 2000 was 58.1. This is significantly lower than the age of

those who retired from the private sector (median age 61.8) or those who were self-employed (median age 65.0) during the same period.⁴

Chart 1: Median Age at Retirement



Trends in the Federal Public Service

Chart 2 shows that the federal public service workforce is aging. The median age gap between feeder groups (middle managers) and executives is narrowing. For example, in 2002, the median age of employees in feeder groups was 48, and for executives it was 51. Projections suggest that these age profiles are unlikely to change in the future due to the increased hiring of highly educated, older employees.⁵

Chart 3 shows the retirement trend within the whole of the federal public service. For all employees, the retirement age decreased from an average of 59.03 years in 1990-91 to 57.29 years in 2001-02. The decrease has been somewhat slower for those in the Executive (EX) category, where comparable average ages dropped from 59.40 to 58.21.⁶

The Public Service Commission (PSC) recently reported its estimates of departures from the federal public service over the next few years. Overall, the PSC projects that 45% of the current permanent workforce will leave the public service by 2010-11. Most will retire but about one third will leave for other reasons, including taking jobs outside the

public service. The departure rate will increase from 3.6% in 2001-02 to 5.5% by 2010-11.⁷

The PSC also forecasts that the departure rates among executives will be greater than for other groups in the public service because the executive group is older. It is estimated that between 6.8% and 7.8% of executives will leave annually over the same period. The report states that these estimates are based on historical patterns and will underestimate actual rates of departure, in part, if the competitive position of the federal public service declines.

A recent APEX survey provides further insights on this point. Two thirds of its survey respondents foresee leaving their jobs before becoming eligible for a full pension if key issues such as workload and work-life balance are not addressed. The APEX survey also indicates that 40% of the respondents plan to retire within 5 years and that 75% plan to retire within 10 years.⁸ Further, The 2002 Public Service Employee Survey indicates that 48% of executives intend to leave within three years.⁹

In short, the demographics in the federal public service are clear. The workforce is aging and will retire in significantly increasing numbers annually over the course of the next decade.*

Making the Transition from the Workplace

What do we know about those who make the transition from full-time work to doing other things in what we commonly call retirement? We know that most who retire have a generally smooth transition and lead happy, fulfilling lives. Research indicates, however, that up to 30% of retirees have difficulties adjusting to this new phase of their lives.¹⁰ Some of the difficulties are quite serious and include denial, fear, boredom, feelings of uselessness, stress, physical illness, depression, and, in extreme cases, suicidal tendencies and death.¹¹

Further, research indicates that those who have the most difficulty with the retirement transition are those who:

- view work as central to their identity and have few activities outside of it
- are not flexible in dealing with change
- remain psychologically attached to their former jobs
- are highly committed to work and have not been able to achieve their work-related goals
- experience forced retirement
- are in poor health or have inadequate income levels, or
- have poor social support and networks

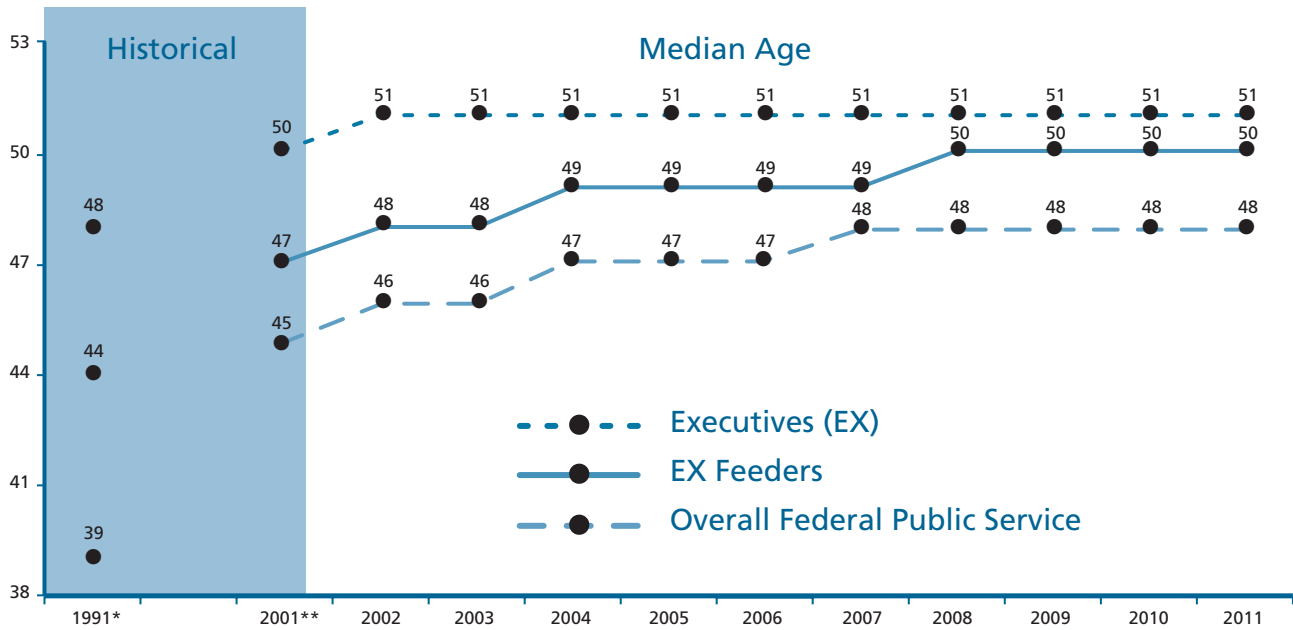
These findings are based on studies of those who are in the general labour force, as opposed to executives. In the course of this study, many interviewees suggested that the number of executives who experience difficulties with their transition is considerably higher than 30%, ranging to the 40%–50% level. There is no recent research to substantiate this opinion. However, one study, done some time ago, indicated that executives may indeed have greater adjustment difficulties.¹²

The genesis of the current study is based on the belief that it does not make sense that someone who works for 30 years and more, and has earned the right to a satisfying and rewarding retirement, should experience significant problems. What can be done to increase the probability that more, if not most individuals, can enjoy smooth transitions?

Ultimately retirement is a personal journey. This report deals with the personal dimension of taking that step. Nevertheless, our personal lives are intertwined with the organizations in which we work, and organizational policies, practices and behaviours have an impact on the personal aspects of the transition. While these organizational aspects will be referred to throughout this report, they will be explored in greater depth in the planned second report of this project.

* The PSC report referred to above, and a subsequent report titled: *Executive Succession Reconsidered: Planning for Public Service Renewal*, conclude that the challenge of losing experienced executives can likely be met given the size of the feeder group. This, of course, depends on a number of factors, including whether individuals in the feeder group are capable, ready and willing to replace executives.

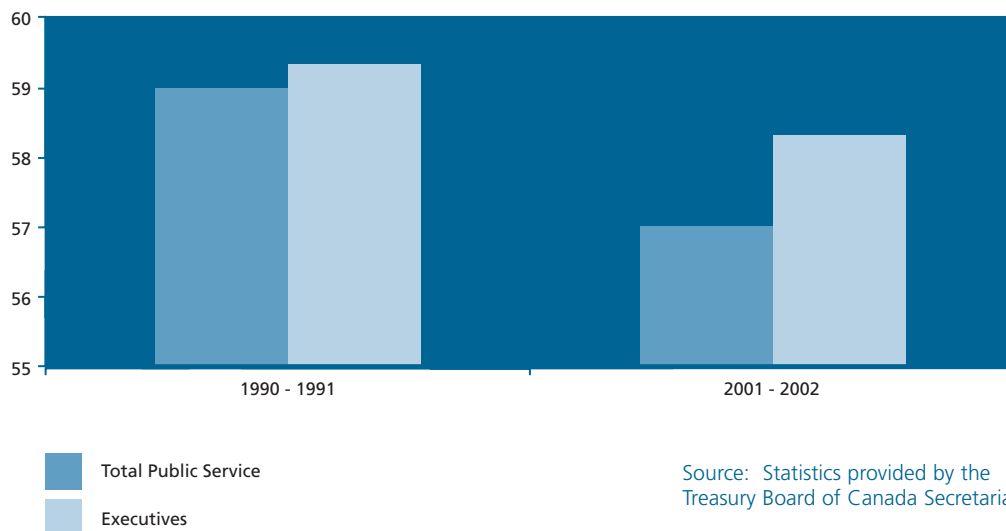
Chart 2: An Older Workforce



* Median age of Executives includes SMs
 ** Canada Customs and Revenue Agency excluded

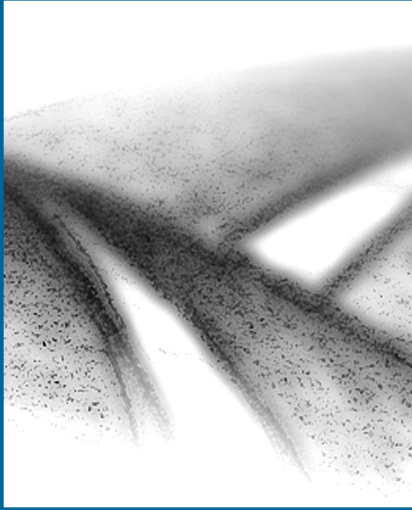
Source: "The Demographics of PS Executives and EX Feeder Groups: A Presentation to the CCMD Board of Governors", presented by Scott Serson, President, Public Service Commission of Canada, December 14, 2001

Chart 3: Average Age of Retirement in Public Service



Source: Statistics provided by the Treasury Board of Canada Secretariat

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- ¹ Statistics Canada and The Conference Board of Canada. History data based on Statistics Canada Census information and projections by The Conference Board of Canada using assumptions about migration.
 - ² Statistics Canada, *Life Expectancy by Birth, by Sex, Canada, Provinces*, Canadian Statistics on-line, <http://www.statcan.ca/english/Pgdb/health26.htm>
 - ³ Statistics Canada, *Statistics Canada Daily*, May 7, 2002.
 - ⁴ Statistics Canada, "Fact-sheet on retirement," *Canadian Social Trends*, vol. 14 no. 2, Summer 2002, Cat. No. 75-001-XPE.
 - ⁵ *The Demographics of PS Executives and EX Feeder Groups: A Presentation to the CCMD Board of Governors*. Presented by Scott Serson, President, Public Service Commission of Canada. December 14, 2001.
 - ⁶ Statistics provided by the Treasury Board of Canada Secretariat.
 - ⁷ Public Service Commission, *The Road Ahead: Recruitment and Retention Challenges for the Public Service*. February 2002.
 - ⁸ Association of Professional Executives of the Public Service of Canada, *Executive Cadre Retention and Transition Planning Survey*, 2001.
 - ⁹ Government of Canada, *2002 Public Service Employee Survey*, 2002.
 - ¹⁰ See, for example, Bossé, Raymond, Carolyn M. Aldwin, Michael R. Levenson and Kathryn Workman-Daniels, "How Stressful is Retirement? Findings from the Normative Aging Study", *Journal of Gerontology: Psychological Sciences*, vol.46, no.1 (1991) pp. 9-14.
 - ¹¹ See, for example, Marshall, Victor, Philippa J. Clark and Peri Ballantyne, "Instability in the Retirement Transition: Effects on Health and Well-Being in a Canadian Study", *Research on Aging*, vol.23, no. 44 (2001), pp.379-409.
 - ¹² Hall, Harold, R., (for Graduate School of Business Administration, Harvard University), *Some Observations on Executive Retirement* (Massachusetts: The Andover Press Ltd., 1953). A thoughtful and more recent book related to this topic is Jeffrey Sonenfeld's (of the Harvard Business School) *The Hero's Farewell: What Happens When CEOs Retire* (New York: Oxford University Press, 1988).



PART 2

THE LESSONS LEARNED

View retirement as part of a journey, not a destination.

Get a life while you are still working.

Be prepared for leaving – it happens sooner or later.

Cut yourself some slack after leaving.

Renew and rediscover relationships on your journey.

Make the most of this phase of your life.

LESSON 1

VIEW RETIREMENT AS PART OF A JOURNEY, NOT A DESTINATION

“I don’t look upon this as retirement, it’s just another phase of my life and doing different things. What you have to do is to learn from what happened and move forward. I had a great job, there were wonderful times, but I have passed the torch and now I’m in another phase of my life.”

This statement, from the former head of a large agency of the federal government, is what this lesson is all about. It’s about viewing your life as a journey that has many phases, one of which is full-time work. Once this phase is over, you move on to the next phase, which has its own opportunities and rewards.

Why do some people see retirement as a destination, an end point?

- **Working for one employer:** In the past, many people worked their entire lives for one employer, often contributing 30 to 35 years of service. For such people, working for one organization has been the biggest part of their lives and when it is over, they can feel as if they *have* arrived at a destination.
- **The end of work, the end of life:** It is amazing how many people claim to know a friend or former colleague who died shortly after retirement, sometimes within weeks or months. Although research does not support the generalized reality of this perception, the anecdotes themselves are real and carry a great deal of weight as to the final meaning of destination. The Treasury Board of Canada Secretariat carried out some work for this study that showed that federal public servants who died between April 1996 and March 1998 received pension payments for an average of 16.4 years.¹³ Research studies on this topic do suggest, however, that some people retire because of ill health, and this ill health continues in retirement, sometimes leading to death.
- **A relatively new concept:** As a concept and a social institution, retirement is relatively new. Up to roughly 50 years ago, life expectancy was much shorter and for many the end of work and the end of life often coincided.
- **Stereotypes of retired people:** They are still prevalent in our culture: endless golf, past one’s prime, over the hill, non-productive pursuits, no longer able to contribute, lots of time available. These demeaning images can give a sense that usefulness is over.
- **Definitions don’t help:** The English word retire means to withdraw, disappear, wind down or stop. The French word *retraite* in one sense means to retreat. The connotation is clear: something is coming to an end. Many have suggested that what actually happens is better expressed in terms such as “renewal” or “reinvention”. Other cultures view retirement in a very different way. In Aboriginal cultures the word and concept of retirement do not exist. Also, in some Eastern religions, such as Hinduism, life is viewed in stages: learning, working, giving back and reflecting, and preparing for the next life. In these cultures life is only half over when full-time work ends.
- **Media messages:** A great deal of advertising promotes the idea of retirement as a destination. As one interviewee commented: “life is clearly not a beach.” Nor is it a golf course. It is interesting to see the recent disappearance of many of these ads, given the performance of stock markets and the deterioration of the portfolios of many nearing retirement. The thought of retiring in their mid-fifties has disappeared for many people, at least for the time being.

In Aboriginal cultures the word and concept of retirement do not exist.

- Identification with work:** The most pervasive reason, and perhaps most pernicious, however, relates to how people define themselves. A former deputy minister at the provincial level observed: “I think a lot of senior people in government have a hard time coming to grips with retirement. You don’t want to admit it, but to a large extent, you did at some point start defining yourself in terms of your career. Why wouldn’t you, you spent so many hours in your life devoted to it.” A former federal deputy minister said: “It’s hard for public servants to leave. I spent 35 years in the public service and I am really attached to it. It was much more than a job, it was more of a calling—a service to the public. So it’s like leaving a family and an institution.” Finally, the former head of an agency of government said: “I find that people who have the most difficulty are those with the biggest egos because they are the ones that are into the trappings associated with the office and all of a sudden it is turned off. All of a sudden on Monday morning, I no longer have my title, my driver and my personal staff. The public sector is still very much in a dream world in this regard, compared to the private sector.”

Viewing retirement as part of a lifelong journey creates a different frame of mind and way of approaching the move from full-time work to doing other things.

A former assistant deputy minister described her moment of awakening.

“I was thinking that retirement was out there like a train station and it’s time to get off. But I am not getting off. What I am doing is taking a turn in the road.”

“I give credit to a coaching course that I was on. I had been going around in circles with respect to retirement. Our instructor made an intervention that was so clarifying. He said: ‘you know, retire-

ment is not a destination, it’s a milestone on your whole life journey.’ This just shifted my whole thinking. I was thinking that retirement was out there like a train station and it’s time to get off. But I am not getting off. What I am doing is taking a turn in the road, but then again life is turning continuously.”

Others described their journeys in a variety of ways. Some said that work was only part of their identity. They had other interests and these would carry right through retirement and into the next chapter. Some described their journeys in terms of life’s transitions. The end of work is one of them. It is not dissimilar to other transitions, such as leaving home, getting married, having children, moving to another city. Retirement is a new beginning that is exciting, challenging, and unknown in many ways.

“Retirement is not dissimilar to other transitions, such as leaving home, getting married, having children, moving to another city.”

Some comments from the interviewees:

“ If I had to put my finger on one thing, it would be the realization of where I am on the scale of life. I am no longer a child, obviously, no longer an adolescent, no longer in my first or second stages of adulthood. I am now going through a passage into the third act, if you will. It’s perfectly natural. There are so many things to do and to be when you enter this stage. It’s very exciting.”

“Pre-retirement and post-retirement are really no different. If you have had a certain kind of lifestyle, then you just carry this on into post-retirement. The time you spend on things changes but not necessarily the activities themselves. It’s not as if you can turn on a dime (when you retire) and say, ‘now I am going to become involved in the community or I am

going to do this and that.' You have to have practiced these things as you have gone along."

A former provincial deputy minister commented on one of the more positive outcomes of various downsizing exercises that have taken place. "The nineties were a very difficult time for many people. A lot of very good people lost their jobs. We set up a career transition support program. Those who left could use the services of an outplacement firm. It gave people a chance to talk about the rest of their lives and question whether they wanted to live the next few years as they had lived the last few. Many started to think that it could be different."

Living life as a continuum, moving in and out of jobs, is already a trend among younger people.

Another retiree thought that in the future more people would view life in terms of a continuous journey, not to be lived in disconnected sections of learning, working and retiring. She felt that society is becoming more geared to self-awareness.

"There is a lot out there about self-awareness, such that if you are half awake you have to pay attention to it."

Living life as a continuum, moving in and out of jobs, is already a trend among younger people. Expecting to work for a number of organizations in multi-faceted careers, they are getting practice at transitions.

One director general, who has three years to go until his planned retirement, seemed to sum up the essence of this lesson well in telling his story.

"I do not see retirement as a matter of a pre-retirement seminar. It's much more of a question of my plan in life, how have I lived my life, how do I want to live the rest of my life. If you have lived your life in a somewhat horizontal way,

moving through different experiences, through different periods, different interests, then retiring is just another transition—it's just another element in your life. That's why, to me, I don't see this as being traumatic and I hope it's not. To me it's no different than when I turned 40 or 50. Yes, there were things I did not expect but this happens in life. I'm used to doing a good deal of thinking, of looking at what's around me, reflecting on who I am, where I am and why I do things. I carry around a graphic that I call 'happiness, according to me'. I have asked myself what would make me happy. I have identified various aspects of life that would make me happy, such as emotional, physical, social, community, etc. It is a picture of what would make me truly happy and I review this every five years or so. I've been doing this since I was 20. So, if you manage your life properly and if you understand where you're coming from, where you are, and where you are going – in sum if you know who you are – this transition will be quite smooth."

¹³ Correspondence with the author, September 21, 2001.

LESSON 2

GET A LIFE WHILE YOU ARE WORKING

Work-life balance was certainly the mantra of the 1990s and it promises to live on in the 21st century as well. Modern social science has done us all a great service by identifying and quantifying this workplace issue. Of course, the value of a well-rounded life has always been advocated by thoughtful people. It's probably something we understand intuitively as human beings. But acting on that understanding in our splintered and stressful lifestyles is another matter.

And yet many people do live lives of balance. We see them and admire them and it is fair to ask what can be learned from them. And so a working hypothesis for this study was that those who had active and varied lives while working would tend to have an easier time with the transition of moving beyond the workplace. Alternatively, those who had highly focused work lives could well face a challenge.

This hypothesis was expressed well by the former head of a major agency of the federal government:

"I think that if a person's only interest is the job, it is going to be a hell of a transition. It is going to be really tough because there has to be a tremendous emptiness when one leaves. I think the issue of balance is a most important one."

"I think that if a person's only interest is the job, it is going to be a hell of a transition."

Although this study was not designed to test the hypothesis in a scientific way, a content analysis of the interviews provides anecdotal confirmation of the first part of the hypothesis. This is well demonstrated by Case 1 in Part 4 of this report. This is the story of an assistant deputy minister who seemed to have a good sense of the role of work in his life, a view that he developed even

before he started to work. In spite of the pressures of the job over the years—and they are real for everybody—this individual felt he was successful at keeping a good sense of balance in his life. He also felt that he made a very successful transition.

The second part of the hypothesis was more difficult to prove. Although a number of the interviewees readily admitted that their single-minded focus on work caused them difficulties in contemplating retirement, let alone in going through the transition, there were many other highly focused, work-oriented individuals who had successful transitions. Some of the reasons for this will be examined later in this lesson.

A Framework

An individual's assessment of his or her work-life balance is subjective. One useful way of helping people develop insights into this issue is explored in leadership courses offered by the Center for Creative Leadership in the United States and the Niagara Institute in Canada. Participants are introduced to the concept of the "circle of life". As shown in diagram 1 on page 14, the "circle" has four quadrants, each of which represents a different aspect of life. The participants are asked to indicate the amount of time, on average, they devote to each quadrant. This information is used by participants to assess their "balance", identify the changes they would like to make and determine how they would go about doing this.

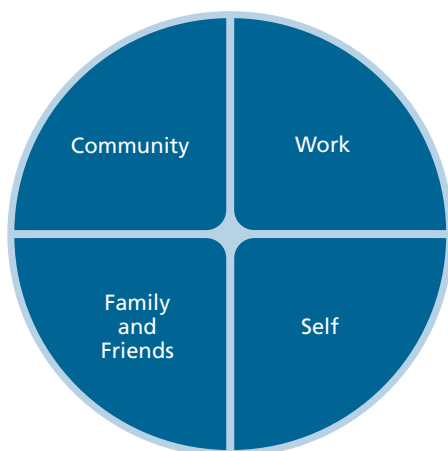
The interviewees in this study were asked to assess their lives, in the latter part of their careers, using this framework. Here are the results of a content analysis of the interviews.

- Seventy percent felt that they did not have sufficient diversity in their lives and thus had poor work-life balance; 30% felt they did have sufficient diversity and balance.

- Of the 70% in the unbalanced group, 40% indicated that their work-life balance was completely out of control, indicating that work took up most of their lives, working in excess of 60 hours a week, not including working at home.
- The remainder felt that they had poor work-life balance (working too many hours) but had taken one or more proactive steps towards improving their well-being by starting an exercise regime, taking vacations and blocking out time for family and friends. Often these measures were taken after a realization that work had become too central a focus and had a deleterious affect on their health. Case 4 (p. 46) provides a good example of this. This individual described the struggle she had in coming to grips with her work-life balance.

Seventy percent of those interviewed felt that they did not have sufficient diversity in their lives.

Diagram 1: Circle of Life



Source: The Center for Creative Leadership

Research on Work-Life Balance

What does other research tell us about the issue of work-life balance? *The 2001 National Work-Life Conflict Study* indicated that, for the general population, time at work had increased over the last decade. In 1991, one in 10 worked 50 or more hours a week; by 2001 the number had increased to one in four. For managers and professionals, over 70% do unpaid overtime work at home. The research indicates that the culture of long hours is still predominant in many organizations. The study concluded that employees' mental health has deteriorated. Over 50% experienced stress, compared to 42% in 1991.¹⁴

An executive health study conducted in 2002 by the Association of Professional Executives of the Public Service of Canada (APEX) found that almost half of public service executives work more than 55 hours per week. One in four executives reported working over 60 hours a week, not including weekends, and averaging 6.6 hours of sleep per night.¹⁵ The combination of long work hours and persistent low quality sleep can have a serious impact on health. A recent study in Japan found that those who worked more than 60 hours a week and regularly did not get enough sleep (less than five hours of sleep, two nights a week or more) doubled the risk of heart disease and increased the risk of heart attack by over 300%.¹⁶

Twenty per cent of executives in the APEX study report having recently been diagnosed with some form of cardiovascular disease. Finally, the study found that on measures of stress, almost twice as many public service executives report high stress levels, compared to the workforce in general (52.8% vs. 28.2%).

The current literature on occupational health also suggests that work stress is compromising the health of workers. Working conditions, long hours, and work overload with little control over work are some key sources of stress.¹⁷ As well, working long hours has been linked to a higher incidence of coronary heart disease, increasingly unhealthy lifestyle habits and poorer work performance.¹⁸

On a more positive note, the *Voices of Canadians: Seeking Work-Life Balance* report found that 10% of respondents felt their work was having a positive impact on their lives. These people noted that their organization had implemented flexible work arrangements and that they worked in an environment that supported work-life balance in concrete ways.¹⁹

As well, a 2002 Public Service Employee survey found that two-thirds of the sample felt that they could balance their work, family and personal work needs in their current job, either “always” or “often.” The respondents to this survey were largely administrative and clerical employees, for whom control over work might not be the same issue it is for executives. For example, sixty percent of surveyed executives indicated difficulties with balancing work and personal responsibilities. Moreover, when employees were asked about a number of factors they felt might have slowed down their public service career progress, executives were most likely to choose “conflict between work and family or personal obligations” above all other factors offered for consideration, and chose it more often than did any other employee group.²⁰

Some Further Comments from the Interviewees

Here are some comments from a number of the interviewees, both from those who worried about their balance and those who were comfortable with it. They illustrate different perspectives on the issue.

“I would say that work took up at least 75% of my time,” said a former director general. “I would deal with stress by walking at least half an hour a day. When I did this I could feel my stress level going down tremendously. As a manager, you push your system so much, but eventually you get to know as to when it becomes critical or not. You also have to recognize that you need to build up a reserve, because if you don’t have any reserve and go into a crisis, then you are in deep trouble. I made a point of taking my vacations.

In my last four or five years I used to take at least four weeks straight, which was good for me and good for my organization.”

From a deputy minister at the provincial level:

“There’s no question, I would say that 80% of my waking thoughts were focused on the job. I eventually became better at compartmentalizing, to the extent that I could get to sleep at night, at least. I was really focused on my job because I loved it. Next came my husband, especially because he retired some time ago and I wanted to save some part of myself for him. The only thing I did for myself was to buy a treadmill, which I used for the first half hour of each day. Balance was the theme of my message to all of my employees two years ago when I gave a speech at a staff meeting. I had to say, ‘do as I say, not as I do,’ in order to get balance emotionally and physically. That was a hard group to get up in front and say that you have to get balance in your life. I have seen people, close to having a breakdown, go into a Cabinet meeting and argue a case. People will be sick mentally and physically and yet they will continue to function.”

A former director general in the federal public service:

“I think I had fairly good balance. I put a lot of time into my job but there was also a strong emphasis on myself and my family and friends. Physical activity has always been important to me. I was a member of my high school and university swim teams and I am still swimming regularly. In terms of personal development, I’m intellectually curious; I read a lot about world affairs, biographies, but not many novels. Movies and art are important to me because they bring out emotional aspects of myself that I don’t normally get a chance to feel. I spend a lot of time with my interest in music.”

Another executive:

“I have always balanced my life, not just in the last few years, but throughout my career I have always tried, and this is something that has been very conscious on my part. At the beginning of my career there were all kinds of opportunities—I had many options—but I always considered them in terms of the balance in my life. There were times when there were long stretches of long hours, where my husband was taking care of the responsibilities that normally I would take with the kids. There were jobs that I refused because I felt that I couldn’t fulfill the mandate at that particular point in time. I never felt that I was sacrificing myself or my family because it was already there as an important value for me. If I were to do it all over again, I would try to find the degree of balance that was very close to what I have done, with perhaps more time for friends and volunteer work.”

“A lot of work around the culture at the DM, ADM level and maybe the DG level needs to happen or we’re all going to retire at age 55.”

For those contemplating retirement, the issue of work-life balance is an important factor in making the decision when to retire.

“I foresee no other trigger to my retirement than age, pension and my wife. One of the privileges of being closer to retirement and at a certain level in the government, I don’t intend to take anything... I mean major stuff like, you’re totally reorganized, your budget is cut by 30%, your office is moving to Kanata, things like that. I’ll say thank you very much. I’m leaving now.”

“You’re expected to be at meetings early morning, lunch and late at night. It’s an expectation. A lot of work around the culture at the DM, ADM level and maybe the DG level needs to happen because if it doesn’t, we’re all going to retire at age 55. I

haven’t any colleague who is saying I’m going to stay beyond 55, I know no one.”

“My DM refused to accept, for the last five times, that I’ve told him I was leaving. When I proposed staying but working a three- or four-day workweek, I received a blank stare and silence. Most CEOs/DMs make a trade off to get where they are- having a career vs. having a life. It amazes me that DMs do not understand why these people may want to retire at 55.”

“When I proposed staying but working a three-or four-day workweek, I received a blank stare and silence.”

Some Suggestions

Here are some suggestions from the interviewees with respect to getting the desired balance.

- A number stressed the importance of getting practice at doing things early on, which not only helped provide perspective during their careers, but which also become activities after leaving work. This included hobbies and interests, as well as things such as spending time as a volunteer in community organizations.
- Part of getting practice relates to working at a different pace during or towards the end of a career. Two interviewees took a sabbatical during their careers to study. They found that this helped them learn how to work at a different pace, which gave them valuable experience when they returned to work. A number of others worked less than full time towards the end of their careers, under policies in place, to better balance their priorities.
- Others stressed the importance of taking annual holidays on a regular basis. Holidays are there for a reason and they should be taken. One individual had little patience with those who did

not take their full allotment of vacation time each year. Taking holidays leads to healthier, better rounded and more productive employees, and is another way of getting practice.

- Some suggested that those people who had a reasonable degree of satisfaction with their work-life balance also had a good sense about themselves. They talked about a life plan and about what was important to them in the larger context of life.

One section in the *Voices of Canadians* study outlines respondents' suggestions for obtaining better work-life balance. Their suggestions are similar to those made by the interviewees of this study and include: recognizing that balance takes work, finding a supportive partner, remaining fit, finding a job that is enjoyable, being better organized, etc.²¹

So, how do highly-focused, work-oriented individuals make a successful transition to retirement? Those interviewed for this study did this by:

- working at a reduced pace in the later part of their careers. The individual represented in Case 3 (p. 45) did exactly this. He spent his final 15 months in a special assignment that provided him an opportunity to reflect more on both the past and the future. A number of other interviewees had similar experiences.
- being coached in making the transition. Two individuals were aware of the challenge they faced and were proactive in requesting coaching to help them plan for their transition.
- in spite of the demands of work, a number of individuals were able to visualize what they wished for their life after work and developed a clear plan to accomplish this.

A key message of this lesson is that we owe it to ourselves to pause every so often in our careers and reflect on our work-life balance. The "circle of life" framework is one tool for doing this. If

we are not satisfied with the picture at a particular point in time, we do have a choice. We can make changes.

¹⁴ Duxbury, Linda and Christopher Higgins, *The 2001 National Work-Life Conflict Study: Report One for the Healthy Communities Division*, Health Canada, 2001.

Duxbury, Linda, *Work-Life Balance: Rhetoric Versus Reality*. Presentation for the World at Work, 25th Annual Canadian Conference & Showcase, June, 2002.

¹⁵ Association of Professional Executives of the Public Service of Canada, *The Health Status of Executives in the Public Service of Canada*, 2002.

¹⁶ Liu, Y, Tanaka, H, The Fukuoka Heart Study Group, "Overtime Work, Insufficient Sleep, and Risk of Non-fatal Acute Myocardial Infraction in Japanese men," *Occupational Environment Medicine*, vol. 59, 2002.

¹⁷ Association of Professional Executives of the Public Service of Canada, *The Health Status of Executives in the Public Service of Canada*, 2002.

¹⁸ Sparks, Kate, Cooper, Cary, Fried, Yitzhak and Arie Shirom, "The Effects of Hours of Work on Health: A Meta-analytic Review," *Journal of Occupational and Organizational Psychology*, vol. 70 (1997), pp. 391-408.

¹⁹ Duxbury, Linda, Higgins, Christopher and Donna Coghill, *Voices of Canadians: Seeking Work-Life Balance*, Human Resources Development Canada, January 2003.

²⁰ Government of Canada, 2002 *Public Service Employee Survey*, 2002.

²¹ Duxbury, Linda, Higgins, Christopher and Donna Coghill, *Voices of Canadians: Seeking Work-Life Balance*. Human Resources Development Canada, January 2003.

LESSON 3

BE PREPARED FOR LEAVING – IT HAPPENS SOONER OR LATER

Here's a cautionary tale on the importance of getting yourself ready

Jean Menard (not his real name) had been the CEO of a hospital for 17 years. In addition to his current job, he was asked to take on a similar role at a nearby hospital and within a year to merge the two institutions. He enthusiastically agreed to do this.

The two jobs were very demanding. Working 70 hours a week on a constant basis got him thinking about his future. He felt that his health was being jeopardized—he had had a serious case of bone cancer when he was 43. During his annual holiday that winter, Jean decided to retire when the merger was completed and his successor was in place. Everything worked as planned. He had a positive set of retirement celebrations and he left. He was 58.

Then the problems started. He had spent all of the previous year working on the merger and had devoted no time to thinking about himself and what he was going to do next. He became depressed and physically sick. The next 16 months were not pleasant, as he came to grips with how he would spend the rest of his life. He eventually made a successful transition, but his problem caused him to lose 16 months of his life in anxiety and debilitating illness.

Jean is not necessarily typical of most executives in the public sector but his experience is not an isolated case. His case illustrates two things that are essential to a successful transition in a voluntary retirement: one, deciding when and how to leave and two, deciding what to do in the next chapter of life. Jean had done the first well and he failed in the second.

Leaving the workplace is one of life's important transitions. It is true that many people, such as artists, artisans, certain professionals, sometimes businesspeople, will continue to work at their jobs with gusto and enjoyment well into their later

years. But the reality for most of us is that retirement is inevitable.

The research on retirement concludes that clear planning leads to better transitions. Studies have shown that people who have planned for their retirement are better prepared for it, and are more likely to proceed with the decision to retire.²² One study found that couples that undertake retirement planning together were more likely to retire early.²³

Despite this research conclusion, most do very little planning. Why is this so? Here are some reasons offered by those interviewed.

- **Fear:** One assistant deputy minister who has thought a lot about this topic said: "I am going to be fairly cruel about saying this, but a lot of people are actually fearful that they are nothing but their jobs and when you take away their jobs, they are stripped of their identity". Another fear is not knowing what to do in retirement. This reason is often cited when people postpone their retirement.
- **Too busy:** "It's not the normal thing a busy public service executive thinks about. We are far too busy with the demands of the job."
- **It's hard work:** "All planning is hard work, especially strategic planning." Planning for the rest of your life needs to be thought of in a strategic way, otherwise anything can happen.
- **Planning for retirement is a solitary activity:** "All of the planning that we do at work is in group settings, whether it's a project, an annual plan or a strategic plan. So, you get the benefits of the thinking of others. Life planning is usually done alone."
- **Retirement is off in the future:** Individuals interviewed for this study indicated that they started their planning much too late. One, who

took his retirement planning seminar at age 53, said that he should have done it at 30. “It’s far too late to do it in the last two or three years of employment. A lot of the plan needs to be implemented much sooner.”

Why People Leave the Workplace

The reasons for retiring are many and varied and a detailed discussion of them is beyond the scope of this report. However, based on the interviews conducted for this study, a number of broad categories dealing with the degree of control over departure were identified.

- **Leaving at or around the age when an individual’s pension is fully funded:** This was the trigger to build the timing of retirement. “I always knew that I would retire after I had thirty years of service, and my plans were based on this.” The earliest age of retirement here is 55. Some left two or three years prior to their fully-funded date, knowing that there would be a discount, but wanting to leave to do other things. Some left two to three years after the fully funded date, as they were in the middle of an assignment or had no desire to leave. The main factor in this category is that the individual had control over the decision to leave.
- **Leaving because of a buy-out arrangement:** There have been a number of voluntary retirement programs in the federal public service, due to restructuring and downsizing, and individuals are either given the opportunity or are invited to consider the package. There is some degree of control over the timing of departure (a limited period of time to take advantage of the package). This type of leaving typically happens before the individual had planned on their eventual departure. Thus, the opportunity to plan for the departure tends not to be extensive—from weeks to months, and perhaps up to a year. Other restructuring arrangements are not by choice (the job is eliminated), but the individual has an opportu-

nity to find another position or to leave the public service. Again, the personal planning horizon is shorter than otherwise could have been the case.

- **Being forced out:** Some major government-wide restructuring programs have resulted in many individuals at senior levels being forced to leave with no notice (but with severance packages). These types of departures unfortunately continue to be common in both the public and private sectors. Individuals in this category are the most vulnerable in terms of loss of control over their departure and thus have very little time to plan.
- **Other reasons:** There are a variety of other motivations for leaving the workplace, such as the discovery of major health problems. Here again, the time for planning is very short.

The majority of those interviewed for this study who had retired fell into the first category, those who had control over their decision to leave. Many of these individuals, but not all, expressed a high degree of satisfaction with their transitions and their subsequent life activities. Individuals in the second, third and fourth categories, who decided not to seek full-time work after leaving the public service, also formed part of the sample. More of these individuals tended to have difficulties with their transitions.

There is an extensive body of research on the transition from employment to retirement, including the link between retirement and health. As mentioned earlier, no correlation between retirement and mortality has been found. However, research has indicated that some people leave work because of declining health and continue to have health problems following retirement. In fact in the recent 2002 Public Service Employee Survey, of those who anticipate leaving within the next five years, 61% felt that health would be a factor in their decision.²⁴ In general, research has found that voluntary retirement (the first category above) tends to have positive or, at worst, neutral health effects. On the other hand, involuntary retirement

(the second, third and fourth categories above) can have negative health effects.²⁵ Women may be more vulnerable than men to involuntary retirement for reasons of financial independence.²⁶

The accompanying boxed area briefly outlines the challenges faced by two senior federal public servants who were forced from their jobs. Both

experienced health problems. As their stories show, both of these individuals dealt with their health concerns and moved on to enjoy happy and full lives, but they both experienced a difficult time getting to this point.

Box 1 Being Forced to Leave

Timing is everything. Transitions can be easy when all the ducks are lined up and everything is in order. But when you're blindsided by circumstance, you have to do your retirement planning on the fly.

One senior public servant was forced out of his top-level position during a restructuring round. The news came out of the blue. It was "cavalier", he says, a "fifteen minute meeting, dismissed without so much as a thank you". To add insult to injury, he was then asked to help out in restructuring his former department.

The troubles grew. His rank and record of achievement had insulated him from any thought of preparedness. Being forced out, even voluntary retirement, had not crossed his mind. And despite his senior level, he did not have the "numbers" for a comfortable retirement. He had, in addition, financial obligations. Then, for a variety of reasons, he had to battle for a departure package. The final blow was the realization that his former colleagues did not stand shoulder to shoulder with him.

His family was deeply embittered. The shock of the events actually sent him into a brief physical tailspin and to his doctor who recommended some tests. The conclusion: stress-induced illness.

His story had a happy ending because the private sector quickly recognized his value and he was offered more than he had been making as a public servant. But what got him through the stress and humiliation, he says, was within. "Your lifestyle has to be in balance and you have to be at peace with yourself. As important, you have to have the support of your family and I did."

Despite the obligations of his senior position, this was a man who had a life. He had always made room for the demands of family and community. In fact, as a senior public servant, he thought nothing of leaving the office at five to coach his son's hockey team. He was active in his community and he volunteered at his church.

"I always have been that way. I was always conscious of what I ate, what I drank, how much exercise I got. I weigh now what I weighed when I played junior hockey at 15 or 16. I go to hockey games and I see these guys, I mean, you can't believe what I see. You have to be very careful with what you are doing with yourself and that brings you a kind of peace. I don't have a problem. I don't have problems sleeping, I don't drink too much, I don't eat too much. I have balance in what I do." His life balance, he says, steadied him when disaster struck.

For another senior public servant, the timing, too, was wrong. Another restructuring. She offered to leave her position so that a replacement could make a fresh start. In return, she would take on a temporary assignment that would presumably lead to a new and permanent position. But the signals were there to be read. “People came to see me, after I turned 55, and they basically said ‘why are you still here?’”

The assignment was completed. Then the door was shut. No further position was offered. She was, she says, “deeply in denial” for more than a year. “I did not face the prospect of leaving the public service beforehand. It has been a calling that stretched back twenty years and had provided employment for my whole working life. Grieving for the loss of *belonging* to the public service – not for no longer being a public servant – took about 13 months. It was painful and it came in waves. The last wave was by far the most wrenching, painful and fundamental.” But, she believes, “deep learning is never without pain”.

For her, the learning was an examination of the meaning and role of work in society, the functioning of the public service, and who she was. She realized that her “balance” was not the traditional, “well-rounded” kind. Her life had always had two dimensions, she says, the professional and the personal and the personal encompassed a range of solitary pursuits, music and books. For this woman, exploring her life meant coming to terms with herself, knowing and accepting herself.

“I have made a successful transition from the public service. And I have done it because I have thought deeply about who I am and how I am and what I want to stand for.” Her grief over her lost job was more profound than she expected. But at the same time she began experiencing another unexpected sensation, the reduction of stress, the stress “of managerial responsibility...the fishbowl of the public sector... the appearances at Parliamentary committees and interviews with the media...having to be ‘on call’ all the time, everywhere.”

She believes it is vital for people to ask themselves in advance what retirement means to them and to think through what they’re transitioning to. She would advise others “to feel they are doing something, even very small and not costing money, doing something every day to invest in themselves...Take time for introspection. What gives you satisfaction? What would you like others to say about you? Read books about life transitions. Take tests like Myers-Briggs to help you understand yourself and how others see you.”

Some Suggestions

A variety of suggestions were offered by the interviewees for others to consider in thinking about their retirement.

- **Plan far in advance.** Many offered this advice. They stated that they had not thought about their own departure far enough in advance. They cautioned not to wait until the last two years before starting to plan.
- **Always be ready.** One senior official pointed out what we all know and usually choose to ignore: life can throw curveballs; you never know when things may turn against you, and it can happen suddenly. He said it was essential to have a plan in place to deal with an unexpected departure. Others commented that the major restructuring programs of the government in the nineties made them aware of the importance of having a plan.
- **Know when to leave.** Develop a sense of when the time is right to leave and stick to that schedule. Too often, people stay longer than they initially intended, sometimes because they get talked into it.
- **Leave on your own terms.** A number of interviewees felt that it was essential to be in control of the decision to leave, rather than allowing others to make it. People who stay too long often lose control over the agenda and schedule.
- **Bring closure to your departure.** All life transitions involve endings. In terms of leaving the workplace, closure involves validating and celebrating what has been accomplished and then moving on to the next phase of life. Many interviewees were reminded of people they knew who had physically left, but could not leave their jobs emotionally or mentally. This problem is, of course, worse for those who have been forced out and haven't been allowed to celebrate their accomplishments.
- **Discuss your planned departure with your spouse.** It is surprising how many individuals do not share their thoughts about retirement with their partners. The marital relationship can come under significant stress after retirement. This can be ameliorated by discussions of plans for and timing of retirement, and expectations and aspirations in the next phase of life.
- **Get practice working at a different pace.** Research in this area supports the benefits which can come from gradual or phased retirement. In spite of this, many executives do not have an opportunity to move into retirement through reduced or less demanding work. This was found to be particularly true of the private sector, based on the interviews from this study. There, the practice is to work at full throttle to the end, and leave. More examples of phased retirement were found in the public sector. Some of these were enabled by formal policies such as the Pre-retirement Transition Leave policy in the federal public service, others were arranged, informal practices. The individual in Case 1 was on a special pre-retirement assignment working with a not-for-profit organization in his final year. The individual in Case 3 spent his final 15 months in a special assignment that provided him an opportunity to reflect more on both the past and the future. Other examples are outlined in Box 2.
- **Know what you are going to do.** This does not mean having a detailed plan, but a number of interviewees strongly recommended the importance of scoping out the general directions one intends to take in retirement. Some who had invested energy in developing their plan for the next phase described their desire to get to it sooner, rather than later. Thus, there was the pull to retirement, which made the transition easy and natural.
- **Consider the season of departure.** A number of people mentioned the importance of considering the actual time of year for departure and how it affects you emotionally. Clearly, the preferences are individual: spring with the sense of new beginnings, summer with all of its warmth and lushness, or the bracing activities of fall and winter.

Box 2 Phased Retirement

There is a concept in child development theory called “scaffolding”, which potentially has important organizational implications. Development theorists find that parents provide structured tasks and supports to help children acquire social, intellectual and practical skills. The structure is taken away as the child learns a new skill. This could include putting training wheels on a child’s bicycle, or helping a youth gain work experience through periodic work (baby sitting) or a part-time job (a position in a grocery store).

Transferring this concept to the organizational setting, scaffolding is provided to new employees through orientation, early feedback on performance, training, mentoring, etc. This scaffolding is largely absent, however, at the end of a career and the transition into retirement. Many work right up to the end of employment, usually at full speed. A metaphor is deep-sea diving. Someone at the 100 ft. level is not brought to the surface quickly. Surfacing is done gradually to acclimatize the diver to the new environment.

The federal public service has a number of ways for employees to gain practice working at a different pace prior to their retirement. Some are formal policies such as the Pre-Retirement Transition Leave policy, which provides an opportunity for employees to work a reduced work week with no reduction in pension and benefit coverage. Two assistant deputy ministers interviewed for this study took advantage of this policy and found that it was very helpful to them in facilitating transition. The take-up on this initiative, however, has been quite low.

This and other policies and mechanisms are described in the publication, *Succession Planning for Corporate Knowledge Transfer—A Guide for Managers and Human Resource Specialists*, published by the Treasury Board of Canada Secretariat.²⁸

Other practices of phased retirement are more informal and are based on arrangements made within departments and agencies. Cases 1 and 3 in Part 4 of this report are examples of this practice. Other examples found in the interviews included two individuals who stepped out of their positions into special positions in the same department towards the end of their careers, to provide ample time for succession and knowledge transfer. A number of those who are currently working and on special assignment felt they had to take the initiative, find the opportunities and “sell” their supervisors on the idea. The Canadian Centre for Management Development has visiting fellow positions for executives who wish to undertake studies in areas of mutual interest to the CCMD and the sponsoring department.

There are also a number of post-retirement policies and mechanisms for employees who wish to remain engaged in the public service in various ways. These initiatives are also outlined in the publication referred to above. Also to be found in this publication are the alumni programs run by a number of government departments and agencies.

How to Prepare

Interviewees prepared themselves for departure, consciously or unconsciously, in a variety of ways. Some observed how others did it. A number mentioned watching their partners do it. One said: “I watched my husband’s retirement. What he found difficult and what I watched him struggle with was the lack of recognition. He felt he was nothing after he retired. I was determined that that was not going to happen to me.” Another commented: “My wife, who was a high school teacher, retired before I did. Her transition was perfect. She moved into her next phase by continuing to do things that interested her and doing new things. She made it look easy.”

Many mentioned taking a retirement seminar. Such seminars are offered by the federal government, both centrally and by some departments. As well, there are a number of private providers. These seminars tend to be of two or three days duration and cover the following areas: financial planning, legal dimensions relating to such things as wills and estates, health considerations and psychological aspects. The value of these seminars is widely acknowledged. Yet, a number of interviewees mentioned their surprise that many do not avail themselves of this service, or do it quite late in their careers. If one considers retirement as part of a journey, not a destination, it makes sense to engage in such a learning event earlier in one’s career, and perhaps more than once, before leaving work.

A number of people mentioned the role that coaching played in helping them plan for transition. This occurred in some cases when individuals took coaching courses or when being coached themselves.

The interviews for the study indicate that the federal public service is quite supportive of its executives in providing access to coaching services. This support seems to be broader than similar support in large private sector organizations.

In addition, the federal public service has been supportive in providing learning opportunities for individuals wishing to be trained as coaches.²⁷ Case 2 (p. 43) is a good example of this. This individual felt that the public service had been very good to her and coaching was a way of giving back.

Many mentioned taking a retirement seminar, yet many do not avail themselves of this service, or do it quite late in their careers.

A final example of a corporate resource to support a particular group of executives is The Leadership Network (TLN). TLN was established in 1998 as part of La Relève and its mandate is to “promote, develop and support networks throughout the Public Service of Canada and assist them in the continuing challenge of public service renewal and modernization. The mandate includes the effective management of the Assistant Deputy Minister community.”²⁹

A number of assistant deputy ministers interviewed for this study mentioned the important role TLN played for them in terms of being a “safe place” to talk about their concerns and challenges, including their career aspirations and plans for transition out of the public service. The fact that they could talk about these matters openly and avail themselves of services, such as coaching, to assist them in their work, was seen as most helpful.

²² Dorfman, Lorraine T., Kohout, Frank J and D. Alex Heckert, "Retirement Satisfaction in the Rural Elderly," *Research on Aging*, vol. 7 no. 4, (1985), pp.577-599.

²³ Reitzes, Donald, Mutran Elizabeth and Maria E. Fernandez, "The Decision to Retire: A Career Perspective," *Social Science Quarterly*: vol. 79 no.3 (1998), pp. 607-619.

²⁴ Government of Canada, *2002 Public Service Employee Survey*, 2002.

²⁵ See for example, Marshall, Victor, Philippa J. Clark and Peri Ballantyne, "Instability in the Retirement Transition: Effects on Health and Well-Being in a Canadian Study," *Research on Aging*, vol.23, no. 44 (2001), pp.379-409.

²⁶ Christopher L. Hayes, and Marcie Parker, "Overview of the Literature on Pre-Retirement Planning for Women," *Journal of Women and Aging*, vol. 4 no. 4 (1993), pp.1-18.

²⁷ Visit, "Coaching Connections" on the Leadership Network Web site. http://leadership.gc.ca/static/coaching/menu_e.shtml

²⁸ Document available on-line at:
http://www.tbs-sct.gc.ca/hr-rh/hrtr-or/compensation_tools/spckt-prtco_e.asp
or visit the interactive Web site: http://www.myhr.gc.ca/categories.asp?lang=e&sub_id=1708

²⁹ The Leadership Network web site: <http://www.leadership.gc.ca/>

LESSON 4

CUT YOURSELF SOME SLACK AFTER LEAVING

“I would do it differently again. I think I should have taken the whole summer off. I left in June and I did an assignment right away. It was a mistake, but I was anxious to do something and maybe not fully confident of myself in my ability to make a successful transition. I guess it wasn’t a break after all.”

These words are from a provincial deputy minister who wished she had taken more time off before she got on with things.

“Because there is a void, we rush to fill it with activity.”

Here is another senior executive in the federal public service who had just left her job:

“I haven’t had a summer off since public school. Even in high school, I always had jobs and I did throughout university. From there, I went straight into the job market. I was 21 when I joined the public service and just carried on. I feel that I just need some time. I’m from the Prairies, where they let sections of land lie fallow to give it a rest and it regenerates, so that’s how I’m looking at my first six months. I am going to lie fallow and see what grows. I need time to explore that. I think there are other sides of me. I wanted to be a writer at one time and never did that. I would like to know if there is a more creative side to me.”

William Bridges has written extensively on the subject of transitions. He describes transitions as having three phases: endings, neutral zones and new beginnings. He describes transitions in life as “the natural process of disorientation and reorientation that marks the turning points on the path of growth.” About the neutral zone, he goes on to say that “we have lost our appreciation for this gap in continuity of existence. Because there is a void, we rush to fill it with activity. We are not used to taking time out to be by ourselves and to reflect on what has gone by and what is coming next.”³⁰

A Time of Reorientation

There is no question that the time after work is a time of reorientation. Most executives have been working flat-out for a long period of time and their bodies need a chance to adapt to the new reality. This takes time. The same is true of our minds. Many executives are exhausted after work and need time to adjust. As one senior executive said: “You should essentially try to do as little as possible for about six months. De-escalate the pressure and then start to rebuild to the kind of pressure that you would like to have in that next stage of life.”

There is another kind of reorientation, that of creating a new identity. One day you have a title, director general or assistant deputy minister and the next day you have none. Who are you now? You have to find that person.

At one level, reorientation involves learning how to deal with simple things, such as introducing ourselves. How do we respond to the question “what do you do?” It’s asked frequently and we need to have an answer.

One day you have a title, director general or assistant deputy minister and the next day you have none.

Some people are quite comfortable saying they are retired or that they used to work for the government. Others have strong feelings about the meaning of the word “retired” and do not like what it implies. To them, all that has happened is that they are no longer working full time for one employer. They are now doing many things. Still others prefer to introduce themselves in ways that describe their present and future pursuits as opposed to their past activities. They make a point of never introducing themselves in terms of what they used to do.

At another level, the reorientation deals with how we see ourselves and our future. Consider the following:

“ I remember the first weeks feeling euphoric,” said a former director general. “This is nice, I have financial security, and I can walk down the street and I have nowhere specific I have to go to, no one has control over my time and I am free to do what I want. I remember feeling quite good about that. I did have difficulty in social settings, however. I found it difficult when people asked me what I did. I usually told them what I used to do as I did not feel comfortable in describing myself in terms of my new identity. I wanted to say that I was a musician and I was serious about it and here is what I do. Creating a new identity is an important issue. You leave the old identity behind and it takes some time before you describe yourself in terms of your new identity. My first year was very difficult in this way.”

This downtime can be of particular importance to those who have been forced to leave their jobs. In most instances, they have not had an opportunity to bring closure to their previous positions, and are unsettled about their current positions and their plans for the future. The advice given in these circumstances is to take ample time to pause and reflect and not to jump at things too quickly. Those who follow this advice attest to its wisdom.

Some Suggestions

Everyone agreed about the importance of spending time in the neutral zone. Of those who did not take a break, they said that it was probably the biggest mistake they made. The feeling of being wanted, the desire to do something—to get back at it—can be quite strong. Sit still and let the feeling pass, is the advice given.

Here are the experiences of a number of the interviewees.

- **Take as long as you want:** How long is enough? There is no answer to this. Some have a specific

period of time in mind, such as the summer, or three months, or the next year. For others, the transition from the neutral zone to new beginnings is a blur. Certain things start and the level of activity increases as time goes by. However you see this phase, it is important not to cheat yourself. One interviewee told a colleague that he was going to take three months off and then get going again. The colleague responded “why three months? This is nothing more than a long vacation. You’re talking about the rest of your life. What’s the rush?”

- **Take a trip:** A number of individuals took quite long trips when they left work. These tended to be for two to four months and were often quite far away from home. The trip itself is a kind of neutral zone. One person, whose husband arranged for a three-month trip after she retired, said: “It was a bit scary going for this long. I thought that people might forget about me, but that did not happen.”
- **Undertake a project:** Some took on major projects, such as renovation of a home or a cottage. This made them focus their energies in a new direction, with lots of challenges.
- **Write your story:** Some said they used this time to write their autobiographies. They wanted to spend time reflecting on their lives and having something that they could leave for their children. The experience was seen as exhilarating.
- **Don’t over-commit:** This was mentioned frequently. There is a desire to accept new commitments too soon. It is important to take the time to reflect on what it is that you really want to do. Often, the interesting things come along a year or more after you have left the workplace.

Time spent in the neutral zone can be rewarding. One person advised thinking of it as a sabbatical—a time for reflection on the past and for contemplating the future. William Bridges calls it a time of “attentive inactivity”.

³⁰ Bridges, William, *Transitions, Making Sense of Life’s Changes* (Cambridge, Massachusetts: Perseus Books, 1980) p. 5 and p.112.

LESSON 5

RENEW AND REDISCOVER RELATIONSHIPS ON YOUR JOURNEY

If life is a journey, it makes sense to pay attention to the people you're travelling with. Social support is vital to health and well-being.

And a variety of studies over the years has concluded what we intuitively know. A 1979 study found that people with the lowest levels of social contact had mortality rates two to four and a half times greater than those with strong social networks.³¹ A 2002 study found that socially isolated men had an 82% higher risk of dying from heart disease than men with large social support groups.³² Studies have shown that strong social ties can positively affect one's immune system.³³ In other words, we need each other.

If life is a journey, it makes sense to pay attention to the people you're traveling with.

But pressure-cooker careers can make it difficult to maintain meaningful social contacts—in the sense of friendships, as opposed to the looser bonds we establish as we form business networks through receptions, the cocktail circuit, etc. Friendships take time.

And in the interviews conducted for this study, in both private and public sectors, senior executives indicated their jobs often precluded time for friends. One recently retired assistant deputy minister, who had an otherwise fine work-life balance, lamented that for him and his busy working wife “our careers helped kill friendships. You lose your friends and you discover in retirement that you have to find them again.”

“Our careers helped kill friendships.”

Some social scientists liken social networks to concentric circles that express differences in proximity to an individual. The inner circle represents the most intimate relationships, such as those with spouses or partners, close relatives and friends. The intermediate circle represents more distant relatives, other friends and confidantes at work. The outer circle represents less intimate friends, relatives, co-workers, neighbours. The makeup of the circles tends to change through life.³⁴

A Shrinking Universe

The universe of people that swirls around us in the workplace shrinks on retirement. And the workplace can be an important source of support. Sometimes, retirees leave their best relationships behind. A 1990 study looked at 1500 men, half working, half retired. Half reported co-worker friends and one third reported co-worker confidantes. Significantly, the long-term retirees in this sample did not replace their work-related friends with other individuals.³⁵ Many studies suggest that later in life, people interact with others less frequently. Some studies indicate that networks actually decrease in size, while others say the size remains the same but the connectedness decreases. Yet another study found that in retirement the inner circle doesn't change much. But the two other circles change as co-workers disappear, and new friends, with whom the retiree seeks leisure pursuits, start to appear.³⁶

The faces that have become so familiar on a daily basis are suddenly gone.

The faces that have become so familiar on a daily basis are suddenly gone, and many people come to realize the role that social intercourse plays in life.

“One of the things I am telling myself in retirement that I have to work on is friendships,” said a senior agency executive on the cusp of retirement. “I had a lot of acquaintances at work and a lot of good friends there for whom work is the common denominator. But I don’t see them outside of work. I know that I’ll need to invest some time in friendships. I need a group that will call up and say ‘let’s do this’. I do not have this and I am going to have to make it happen.”

Gender Matters

This is an area where there appears to be a clear gender difference. One interviewee, who as a deputy minister at the provincial level logged long days with little downtime and spent almost no time on pursuits of balance such as hobbies, was able to say that one thing that retirement didn’t change in her life was her contact with her friends. “I have always had friends. Nothing changed there at all. I talk a lot on the telephone to friends. I’ve always kept my friendships up.”

Women are more likely to bring together their worlds of work, hobbies and social friendships.

The other women interviewed for this study echoed similar sentiments. They said they tended to spend more time on their social connections and they had a good-sized set of friends when they moved into retirement. Research confirms this. One study found that women’s post-retirement life structures were reported to involve higher degrees of integration among spheres of activity than those of their male counterparts.³⁷ Women are more likely to bring together their worlds of work, hobbies and social friendships. Compared to men, women of all ages are more likely to have close friends, to confide intimate matters to their friends. Women’s networks tend to be larger and less homogenous. Men tend to rely more heavily on

their spouses for support. Women act as best friends for both men and other women and give more emotional support. Men tend to have more acquaintances; women tend to have more confidantes.³⁸

Significant Others

When “honey, I’m home,” is followed by “for good,” the life journey takes a different track. Theoretically, this is the companionable home stretch: children grown, financial responsibilities lessened, more time to indulge a lifetime’s wish list of dreams. The reality, of course, may be as described by a former director general: “The kids are gone and the common interest isn’t there anymore. Then you start asking, ‘who are you?’ and then you say ‘do I still really want to be here?’ A lot of marriages (at the retirement juncture) don’t break up, but people go their separate ways and they don’t have much to do with each other after they retire....I’m willing to bet that retirement puts a big strain on a lot of marriages.”

Research may not provide any definitive answers to matters of the heart, but research does seem to indicate that being married leads to greater overall life satisfaction and, as well, leads to more positive retirement experiences. Despite that, this life transition represents a big change. And other research tells us that this change causes declines in marital quality in the short term (the first two years). But actually being retired (more than two years) is linked with higher marital quality. In other words, issues arise around *becoming* retired as opposed to *being* retired.³⁹

One large study found that, in asynchronous retirement, the spouses reported a 90% increase in marital conflict. This conflict seems to be greater when the husband retires first. Other studies confirm that whenever it’s financially feasible, couples opt for joint retirement.⁴⁰

PART 2: THE LESSONS LEARNED

LESSON 5: RENEW AND REDISCOVER RELATIONSHIPS ON YOUR JOURNEY

The interviewees in this study concurred with the view that some kind of strain, or at the very least, some kind of adjustment, seems inevitable. Often they cited a need for psychological “space”.

“When your universe shrinks from having 500 people around you,” mused a soon-to-retire director general, “with your internal circle going from 20 down to one or two or three, then you better have some breathing space because you are going to use up this relationship very quickly, like a candle burning quickly. You can’t say, ‘oh we’ll be happy doing the same thing, dear.’ We will not be doing the same thing. You will be doing your thing and I will be doing mine.”

And often that space is physical. A former assistant deputy minister: “What I now realize is that I need a space that is physically mine. He (her long-retired husband) has a rhythm that he has developed that is his own and which is not mine.”

Many interviewees cited positive relationship changes. “We are evolving together.” “We are becoming friends again.”

And one director general who is working with a coach in preparation for retirement offered this view: “My coach said retirement is a like a dance. You have to learn to dance together and not to step on each other’s toes too much.”

³¹ Berkman L.F and S.L Syme, “Social Networks, Host Resistance, and Mortality: A Nine-Year Follow-Up Study of Alameda County Residents,” *American Journal of Epidemiology*, vol. 109, no.2 (1979), pp. 186-204.

³² Eng, P.M, E.B. Rimm, G. Fitzmaurice, and I. Kawachi, “Social Ties and Change in Social Ties in Relation to Subsequent Total and Cause-Specific Mortality and Coronary Heart Disease Incidence in Men,” *American Journal of Epidemiology*, vol. 155, no. 8 (2002), pp. 700-709.

³³ See for example, Aneshensel C., S. and Stone J, D, “Stress and Depression: a Test of the Buffering Model of Social Support.” *Archives of General Psychiatry*, vol. 39, no.12 (1982), pp. 1392-1396.

³⁴ Kahn, R.L, and T.C Antonucci, “Convoys over the Life Course: Attachment, Roles, and Social Support,” in Baltes, P.B. and O.G. Brim, Jr. (eds.), *Life-Span Development and Behavior* (New York: Academic Press, 1980), pp. 253-286.

³⁵ Bossé, Raymond, Carolyn M. Aldwin, Michael R. Levenson, Kathryn Workman-Daniels, and David Ekerdt, “Differences in Social Support Among Retirees and Workers: Findings from the Normative Aging Study,” *Psychology and Aging*, vol. 5, no.1 (1990) pp.41-47.

³⁶ Kahn, R.L, and T.C Antonucci, “Convoys over the Life Course: Attachment, Roles, and Social Support,” in Baltes, P.B. and O.G. Brim, Jr., (eds.) *Life-Span Development and Behavior* (New York: Academic Press, 1980), pp. 253-286.

³⁷ Hanson, K. and S. Wapner, “Transition to Retirement: Gender Differences,” *International Journal of Aging and Human Development* vol. 39, no.3 (1994), pp. 189-208.

³⁸ Antonucci, T.C., and Akiyama H, “An Examination of Sex Differences in Social Support Among Older Men and Women,” *Sex Roles*, 17, (1987), pp. 737-749.

³⁹ Moen Phyllis, Kim E. Jungmeen and Heather Hofmeister, “Couple’s Work/Retirement Transitions, Gender, and Marital Quality,” *Social Psychology Quarterly*, vol. 64, no. 1 (2001), pp.55-71.

⁴⁰ Ibid.

LESSON 6

MAKING THE MOST OF THIS PHASE OF YOUR LIFE

There is no one way to retire. Personalities, interests, circumstances vary. Time plays its role as an agent of change.

But, of course, there are patterns of behaviour, and over the years researchers have identified different styles of adjustment to life after work. One model, frequently cited, puts these styles into four groupings.⁴¹ And the vast majority of the interviewees for this study fall into the first two.

- **Continuity:** For these people, the focus on life remains largely the same before and after retirement. The main change is that one is able to pursue the most valued activities in a more satisfying manner. These people tend to have quite satisfying transitions.
- **New beginnings:** These people tend to see this phase of life as a time of revitalization and renewal and had looked forward to and had planned for their retirement. Retirement is seen as a welcoming new phase of life. It is a time to pursue long-awaited goals and embark on new projects. People in this category also tend to have satisfying transitions. Box 4 (p. 36) is an example of an individual who pursued two projects he had wanted to undertake for some time.
- **Transition to old age:** Here, the need for directed activity and intensity in relationships, as was the case at work, is largely gone and is replaced by the need to reflect and to rest. Satisfaction tends to be high here as well. (People in this category tend to retire quite late in life. None of the interviewees in this study fall into this grouping).
- **Imposed disruption:** People in this category tended to place a high importance on work and were not able to find a suitable substitute, or were people whose work-related goals had not been met. As well, many had been forced from work, and thus retirement was characterized as a

severe loss. People in this category tended to have lower levels of satisfaction and reported being frustrated and depressed.

There is also research, cited earlier, indicating that about 30% of retirees—regardless of style—face some difficulties in transition, ranging from anxiety to illness. Approximately 40% of the individuals interviewed for this study said they experienced some problems. This is consistent with the perception that executives may face more difficulties.

Approximately 40% of the individuals interviewed said they experienced some problems.

A number of those who had experienced difficulties described them as serious. Three of the retirees were forced from their jobs and the brief stories of two were outlined earlier. Three others experienced significant feelings of loss during their adjustment. And one person, who had left voluntarily but did no planning whatsoever, became very ill. The individual in case 5 is an example of someone who had difficulty dealing with his retirement. Follow-up discussions with all these individuals revealed that all had moved through the tough times and were happy with their lives.

What Do People Do?

So, what do people actually do when they move beyond the workplace? One way of looking at this is through the “circle of life” framework introduced in Lesson 2.

Work

Most of the people interviewed for this study were involved with paid work for some of their time after they left the workplace.* Some aligned themselves with an established consulting or public affairs firm on a part-time basis. A number set up their own consulting businesses independently or with partners. Others did freelance consulting work, usually at the request of former colleagues or because they had an area of specialty.

Some chose to work for pay because it was an important supplement to their income, but the majority did so to remain active and involved. Everyone tended to have a ceiling on the amount of paid work they did, with the range being between 25% and 35% of their time. They wanted to make sure that paid work did not encroach on other important activities.

Two of the interviewees were firm in their resolve not to work for pay after they left the workplace. They said they had worked long enough and they wanted to do other things with their lives. They felt that their public sector pensions were more than adequate to meet their needs, so there was no need to earn income. Other things had become more important. As one former assistant deputy minister said: "It is now time for me to invest in other aspects of my life, in areas that I neglected for far too long. This includes my hobbies and my family and friends."

Self

This segment of the "circle of life" includes physical, emotional and spiritual well-being, personal development, hobbies, travel (alone or with partner or friends), etc. Being in good shape was a priority for many individuals. They felt

they had let their physical fitness slip during their working years and were now working hard to get in shape. Some people described it as an investment in themselves. Box 3 (p. 34) underscores the importance of maintaining a high level of fitness. A number of women had taken up activities such as yoga and tai chi as a way of exercising and relaxing.

Hobbies were mentioned by a number of people as part of their activities: photography, playing musical instruments, reading, gardening, cooking, crafts. Many people said they did not have hobbies. Interestingly, when the subject was pursued further, it turned out that quite a few were returning or wanted to return to things they did when they were in their teens. Case 3 (p. 45) is an example of this.

One assistant deputy minister told of a preretirement seminar he attended. The participants were asked to write down one dream they had for themselves in this next phase of their lives. To his astonishment, he noted that a number of people wrote nothing. He himself, a longtime amateur photographer, longed for a public exhibition of his work.

Continuing education and new learning attracted many interviewees. They mentioned taking courses or reading extensively for more in-depth exploration of interests such as history or religion or politics.

Travel is often a priority activity after retirement. Individuals typically had worked out their travel plans a year or two in advance and had spent considerable time exploring their travel priorities. Some former public servants tie travel into volunteer work with non-profit organizations in developing countries.

* The interviewees for this study included only those who left their place of full-time work and did not seek full-time work elsewhere. Those who did so were considered to be still in the workplace. Their transition from the workplace was still ahead of them.

Family and Friends

Attention to family and friends was often cited as being an area that suffered during working years and was frequently mentioned as a priority after leaving the workplace. This was mentioned more frequently by men than women, as men tended to be less involved in raising their families in the early years. As well, because men tend to sustain fewer friendships than women over the years, this becomes an important area to be attended to at retirement. One person said: “It is particularly hard (for men) to develop friendships later in life. Friendships are developed over long periods of time and involve ongoing commitment.”

Looking after aging parents is a significant part of the family responsibilities for many people. The 2001 National Work-Life Conflict Study referred to earlier stated that 60% of respondents (these were people in the workforce) had some form of elder care responsibilities. These responsibilities were constantly on the minds, and part of the daily activities, of many of the interviewees. In some instances elder care placed limitations on travel.

Community Service

The majority of the interviewees said it was important to them to offer some service to the community after retirement. This ranged from neighbourhood activities to involvement in international organizations. Some sought board or advisory roles for themselves; others preferred the more hands-on delivery of service.

There was a clear difference between public service executives and their counterparts in the private sector with regard to community service. For private sector executives, involvement in voluntary activities throughout their working careers was quite extensive. It was viewed as the expected thing to do. This was not the case with public servants. Many claimed that they had not had the opportunity to become involved in

community activities during the major part of their careers. Some said that they simply did not have the time. Others said that they viewed their work, in serving the public, as a surrogate for community activity. This could well be a major reason for the commitment to undertaking voluntary activities after leaving the workplace.

However, a good understanding of the pursuits, work methods and decision-making processes of non-profits is required for executives to make a meaningful contribution. The non-profit experience is usually quite different from the managerial experiences of many private and public sector executives. An investment in learning about working with non-profit organizations would be worthwhile, and there are some good sources of information available.⁴²

Managing the Balance

The majority of retired interviewees were quite satisfied with how they were balancing their activities since leaving the workplace:

“After five years I think my balance is pretty good,” said a former deputy minister. “My priorities are my work, family and myself. In terms of business, I have learned how to manage my time. I took on too much at the outset and now I am down to something that is much more manageable. I enjoy the flexibility that I have, I am physically fit, I manage my family life and I’m doing my volunteer work better. My balance gets out of whack every once in a while, but that’s life. I am a real Type A personality. I am still who I was before. I am still as driven as I always was. Looking ahead, I want to do more travel, as my children are now older”.

Box 3 Information on Well-being

Here is some interesting and helpful information taken from research conducted by Statistics Canada related to physical well-being.

- In Part I of this report, it was stated that in 2002, life expectancy at birth for men is estimated to be 76 and for women 82. How do these ages increase as we age? Once men reach 50, they can expect to live until 78 and women, to 83. At 60, men can expect to live to 80 and women, to 84. At 70, the expected ages are 83 and 86.⁴³
- One study found that at age 45, smoking, lack of physical activity and being overweight can reduce life expectancy significantly. The difference in life expectancy between smokers and non-smokers is more than 7 years for men and 10 years for women. Men and women who are inactive and/or have an abnormal Body Mass Index (BMI) can expect to live 4 years less than those who are active and are in the normal BMI range.⁴⁴
- Another part of the above study examined quality of life in terms of physical well-being. For various ages, estimates were made of “disability-free life expectancy”, followed by periods of being “non-severely disabled” and “severely disabled.” For example, a 45-year-old man, who is active in terms of exercise, has an estimated disability-free life expectancy of 70. This means that he can carry on doing all of the things that he currently does (travel, sports, etc.) until age 70. At this time, disabilities occur that will in some ways limit what he is able to do. A 45-year-old woman, who is active in terms of exercise, has an estimated disability-free life expectancy of 73.

Leaving a Legacy

Another striking difference from the private sector is the desire on the part of former public servants to leave a legacy. This was talked about repeatedly in the interviews.

“I loved the public service and I loved my job. It was more of a “calling” than it was a job—serving the public. I am quite involved in giving back to the system, passing along what I have learned and helping others.”

“I have been quite involved with passing along what I know about managing and about public service issues to groups and individuals. I have offered my time in discussions around leadership in the public service and I have written articles and appeared on panels in public administration conferences.”

“I feel that the public service has served me well and it has helped me develop – it has given me a career. I would like to give some of this back in some form.”

An interesting observation is that the desire to give back and leave a legacy seems to be as strong in those who were forced to leave their jobs as it is for those who left voluntarily.

APEX noted a similar interest in their 1999 Consultations report.⁴⁵ They comment that people join the public service to make a difference, to help build public policy and in general to serve the public.

A number of government departments have quite active alumni programs in place to provide opportunities for former employees to remain involved in various ways, some for compensation and some on a voluntary basis. A number of these initiatives are outlined in the Succession Planning for Corporate Knowledge Transfer guide.⁴⁶

Gender Differences

It is impossible to examine the transition experience without seeing gender differences.

“I feel that there are definitely differences between men and women and how they handle retirement,” said one (female) former senior executive. “Women tend to question things much more and are more sure about who they are. We tend to ask ourselves more questions about who we are. We have had more balance in our lives because of the many things that we have had to juggle throughout our lives.”

Not only are women experienced multitaskers, but they appear to have broader role models for retirement. One former assistant deputy minister described her career and retirement this way: She was in the vanguard of women in executive positions and had few other women she could look to for guidance. But as she approached retirement, she recalled many women of her acquaintance—many of whom had never worked outside the home—who had led varied, interesting, fulfilled lives. She realized that there was satisfaction to be found in ways other than through a career. And that realization helped her see the options open to her beyond the workplace. It is probably safe to assume that few men in executive positions would be able to draw similar inspiration. As well, a number of senior women reported looking to the examples of their own mothers—whom they saw as complete and accomplished people whether they had worked outside the home or not—as role models for life in retirement.

Research seems to bear this out. Using the four transition styles outlined earlier, one study found that overwhelming numbers of women experience the move to retirement as a continuity. They explain that this may be because formal roles have relatively less importance for women. They also found that women knit together the parts of their lives into a whole more readily than men. And

whereas men are more dependent on wives or partners to be best friends and confidantes, women more frequently rely on other women.

Another study of Canadian, university-educated, middle-aged (45-65) women found that 84% of the respondents had “positive” to “very positive” expectations of retirement. As well, 84% expected their retirement lives to be characterized by stability as opposed to change and they had goals of maintaining high levels of personal, social and physical well-being.⁴⁷

There are many other aspects of the gender differences in planning for retirement, approaches to transition, satisfaction with and activities in retirement. While these go beyond the purpose of this study, it should be noted that the research literature in this area is quite extensive.

A Final Note

Many interviewees described this phase of their lives in terms of the freedom they had to do what they wanted to do, with whom they wanted, when they wanted and where they wanted. Freedom and control over their activities were words that were often used to describe how they felt.

“I do a lot of different things. The overwhelming sense I have is that every single minute of the day is mine and everything I do is what I choose to do. I feel like I did when I was in my twenties. I spend a lot more time on myself, including what I eat and how I look after myself. So it feels more balanced than it ever was. This is my life”.

Another common theme was one of personal development and growth. As one person commented: “I am taking the concept of lifelong learning to heart. I have many areas of interest that I want to explore. Some of these things I am exploring by myself and some with others. There is no end to the opportunities that I see for myself.”

Box 4 **New Beginnings** – An Example

“I left the public service as part of a retirement incentive package for executives when I was 52. I had been thinking about leaving for the previous three years, as I had two major projects that were of interest to me. I was pretty confident about what I was doing as I felt that I knew myself quite well. One project was a book that I had been thinking of for a number of years, and I wanted to spend time on it to see if I could make it fly. The second was a hobby of mine—music. I had quite a drive to prove to myself that I could get up and perform in front of people. I did not worry a great deal about social needs as I had a good circle of friends apart from those at work. I am somewhat of an introvert and my interests were those that did not depend on other people. My interests included reading, keeping up with world events, and exercise, including squash, aerobics and golf.

“My interest in music started with my family when I was a child. My father had books of songs and we all sang them. I sang in a choir and learned to play the guitar. I have had friends for 30 years with whom I get together with regularly. Music is a major, major hobby. When I left the public service, I decided to see if I could perform on stage and see if this could be a bigger part of my life. I wanted to be able to say: ‘I am a musician and I am serious about it and this is what I do.’ I accomplished my goal and have performed at coffee houses and bars for some time now. I continue to play with my friends and I spend a lot of time by myself playing the guitar.

“My other love is photography, which I have been doing for 30 years. I have had the idea of publishing a book of my photographs on a particular theme which has been of interest to me for some time. It’s hard to get published and I took seminars in self-publishing, but decided that wasn’t the way to go. I spent a lot of time on sophisticated software, which allowed me to develop text and photographs. I have worked with a publisher for some time now and I am confident that the book will be published soon and on a commercial basis.

“These two projects have been great because they have given me a new identity. This was one of my biggest challenges with my transition. I have not done much work for pay since I left government. There have been some contracts which I have done but my main focus has been to maintain control over my time.

“It’s been four years now and I think that my transition has gone well. My wife is still working but she has reduced her work week to four days so that we can spend more time together. Looking back, would I have done anything different? No, things have worked out pretty well.”

⁴¹ See for example, Horstein, G. A. and S. Wapner, "Modes of Experiencing and Adapting to Retirement," *International Journal of Aging and Human Development*, vol. 21, no.4 (1985) pp. 548-571.

⁴² See, for example, McFarlan, F. Warren, "Working on Nonprofit Boards: Don't Assume the Shoe Fits," *Harvard Business Review*, (November-December 1999), pp. 1-11.

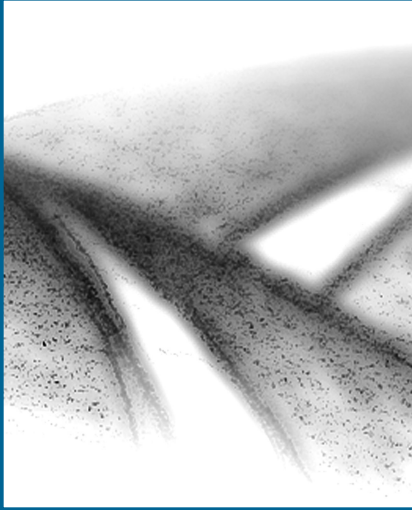
⁴³ Statistics Canada, *Complete Life Tables 1995-1997 for Males and Females*.

⁴⁴ Statistics Canada, Bélanger, Alain, et al., "Gender Differences in Disability-Free Life Expectancy For Selected Risk Factors and Chronic Conditions in Canada," Demography Division (forthcoming) pp.1-17.

⁴⁵ Association of Professional Executives of the Public Service of Canada, *1999 Consultations: Key Messages and APEX Positions*, (1999).

⁴⁶ Document available on-line at: http://www.tbs-sct.gc.ca/hr-rh/hrtr-or/compensation_tools/spckt-prtco_e.asp

⁴⁷ Cécile C. Quirouette and Dolores Pushkar, "Views of Future Aging Among Middle-aged, University Educated Women," *Canadian Journal on Aging*, vol. 18 no.2 (1999), pp. 236-258.



PART 3

SUMMARY AND CONCLUSIONS

This started as a study of the transition to what we have come to know as retirement. It turned out to be much more than that. Here are some reflections on what I heard and learned from the interviewees.

Six Lessons

Whether they were from the private or public sector, whether their transitions went smoothly or they faced problems, the experience of these retiring and retired people underscored six important lessons.

First and foremost, if you view retirement as a destination, an end point, you will literally “get off” the track. Those who were most contented with their state of affairs were those who saw themselves as travellers, still on the road. In the words of Canadian singer Tom Cochrane: “Life is a highway.”

Second, although work-life balance is the talk, making it a reality takes commitment. And it takes practice. In order to have a life after retirement you need to have had a life while working and that includes looking after your health and taking time for family and friends.

Third, get ready for this transition as far in advance as you can. Being blind-sided by retirement is like standing in the middle of a freeway and being surprised when you are hit by a car.

Fourth, take a break when you leave your job. You’ve earned the downtime and this “neutral” zone can provide the unhurried perspective you need to happily continue life’s journey.

Fifth, renew and refresh your relationships. They are your support system. Many find that with their colleagues and professional contacts gone there is a void. There need not be if you have been and are attentive to family and friends.

And finally, make the most of this phase. After all, it’s the rest of your life and you can make it the most important and fulfilling part.

Private Versus Public Sectors

A number of differences between the public and private sectors were observed during the course of the study. While they are anecdotal in nature and beyond the scope of this report to discuss these in detail, they are worthy of consideration.

Executives in the public sector tend to retire earlier (the average age of interviewees was 57) than those in the private sector (average age of 60). This is largely due to differences in the design of pension systems. In the federal public service individuals with sufficient service can retire at 55 with a full pension. For those who retire at this age and wish to stay involved, there may be ways of enhancing or expanding post-retirement employment opportunities.

There seem to be more opportunities for phased retirement in the federal public service than in the private sector. Among the interviewees there were a number of examples of executives in the federal public service who worked at a different pace, and did different work, for the final year or two of their careers. This is due to a combination of policies and informal arrangements within departments. These phased retirement arrangements were seen as being very positive, and extending their use could prove beneficial to both the individual and the organization. In addition, these arrangements may provide a useful retention strategy for those who choose to leave for issues of work-life balance.

The private sector interviewees seemed to have more opportunities to become involved in volunteer activities than those in the public sector. This lack of practice may make it more of a challenge for public servants to become involved in volunteer activities after they leave the workplace. Providing insights with respect to working with the not-for-profit sector to departing public servants could be helpful in this regard.

Unlike their counterparts in the private sector, many government executives seem to want to leave a legacy to the public service and the community

of their colleagues. They see their jobs as a vocation—serving the public. In some ways, this may make it more difficult for some to disengage psychologically. In other ways, it leads to a strong interest by many to seek ways of giving back to the system. Interviewees consistently stressed their strong collegial feel for “the public service”, not necessarily their particular jobs. There is clearly a deep well of good will that the system can draw on. Creating a more comprehensive way to allow “giving back” would be worthy of consideration.

And finally, a number of interviewees said that the public service doesn’t seem to do a good job of saying goodbye well or with feeling. There were anecdotes about long-service certificates dropped off casually “stuck between the back doors”, hollow form letters, silence. Interestingly, the issue of closure was almost never mentioned by those in the private sector.

Does the private sector do it better? Does the public service culture, with its underpinnings of community and service, demand something more than a cursory fare-thee-well? This study cannot answer those questions but it clearly shows a yawning gap in the current approach.

Individual and Organizational Dimensions

The focus of this report is on the individual. The second one will deal with the organizational dimensions of the major workforce transition that we will be experiencing in the next few years.

The organizational aspects warrant a mention here because they are interrelated with the individual dimensions. We are moving further into an era where employment is no longer guaranteed in most organizations, and where workers move back and forth between education and work, and between work and periods of time outside of work. Given this environment, there seems to be an opportunity for organizations to provide their employees with more tools for lifelong learning.

This would include assisting individuals in considering their life journey, their careers, dealing with transitions and developing life long learning goals. It is up to the individual to make use of these tools as this transition is ultimately a personal responsibility.

Self-awareness

One of the questions that many people ask themselves as they approach retirement is: what am I going to do? It's a legitimate question but not the right one. The more appropriate question is: who am I and what is really important to me at this stage of my life? Throughout the rush of our busy careers we do not take the time to reflect on the meaning of our lives, where we are on our journey and whether we're going where we really want to go.

This requires self-awareness. It requires knowing ourselves. It requires us to be reflective in thinking about what we have accomplished to this point

and what we want to accomplish in the next phase of our lives. It requires us to assess where we are complete in our lives and where we are not yet fulfilled. It requires us to create a vision of our future.

A Journey

The retirement transition is not an isolated event in one's life. It is affected by everything one has done, seen and known. The interviewees who seemed to have the easiest transition talked about returning to things or interests they had had in earlier years. They talked about this transition the way they viewed the move from school to work or from being single to being married—full of excitement with a degree of uncertainty about what lay ahead. They were, in a sense, coming full circle. They were experiencing their lives, not as singular components, but, if you will, holistically. Viewed this way, life is a flow, a continuous journey.

It is hoped that the lessons learned from those who so willingly shared their stories will add to the richness of the experience of everyone who will explore their own journey in the coming years.



PART 4

PERSONAL STORIES - TRANSITION EXPERIENCES

CASE 1: Bill Robertson

Bill Robertson (pseudonym), an assistant deputy minister, left the federal public service at the age of 55 at which time he was eligible for a fully-funded pension. During the last year of his tenure he was on a special pre-retirement assignment with a not-for-profit organization. The interview took place one year before he left the public service.

“I always knew work would only be part of my life, then I’d move on to do something else. My philosophy has always been this. I see my life in thirds. In the first third, I went to school and prepared myself. The second third was about establishing myself, creating worth, if you will, not necessarily financial wealth, but making a contribution. The next third is about reaping the harvest. My aim is to sustain and enjoy this third in a state of well-being for as long as I can.

“My wife and I were both deeply involved with jobs that involved a lot of travel and frequent separations. I had a rude awakening about 1992, at the time of the major government restructuring. I realized that my rank and position were not employment guarantees. Hundreds of people lost

their jobs. It was brutal and I think, for the first time in our lives, those of us who remained considered ourselves lucky to still be working. The experience caused me to think about my future.”

“I have always had a good idea of what balance in life is all about. Back in the seventies, a group of us, junior staff at that time, took courses in crisis management. I learned about the body-mind and spirit connection—what constitutes a well-rounded individual—and this drove home to me the importance of being fit in all these areas. I think my notions about balance also came from on-the-job experience. When I was an operational manager in a region, I had a lot of people reporting to me and they sometimes had to deal with crisis situations and a lot of stress. I came to see that you can only sustain a crisis mode for so long. A lot of people don’t understand this.

“I have always had a real craving for variety and balance. When I had a regional job and lived outside of Ottawa, I was quite involved in both our community and the province through public service educational associations. One of the important things my wife and I did at the time was buy a farm, and we agreed that wherever we were, that would still be home.

“But certainly the balance shifted when we moved to Ottawa. I got too busy and I lost some of the variety I used to have. I’m into physical fitness, I

like to teach and write. Well, it's hard to find time to do that in the bureaucracy. The days started very early, but I was firm about leaving at 5, to be with my family. I did keep up my exercise program but there was no question things tilted in the wrong direction when we moved to Ottawa. And I noticed the impact on my effectiveness.

"I think there are far too many executives who have difficulty thinking about retirement and what they are going to do afterwards. Some have never actually thought about doing anything else, other than what they are doing and the pace at which they are doing it. To them, it is normal. The pace is essentially addictive in my view. If they have thought about retirement, it is how to replace their current level of activity with something just like it. Others are fearful that they are nothing but their jobs, and when you take their jobs away, they are stripped of their identity. I worry about these people

"I am not saying that these executives will not have successful retirements. Most do, but there is a sense of anxiety and frustration of not knowing what they are going to do. Sometimes this can last for many months, even years. As I said, I think this retirement period should be about reaping the harvest. You don't want to die of a heart attack either before or immediately after retirement and you don't want to retire ill and have to get healthy.

"I see using the skills that I have developed in the first two thirds to explore new areas of interest. So looking ahead, one element will clearly be fitness. I am absolutely convinced that the vast majority of people tend to create limitations on their physical capacity. We need to have strategies to stretch our capacity for fitness. Second, I found that the thing that our working lives destroyed was friendships. I know we had limited time for spending with friends. This is something that I want to build going forward. Intellectually, I want to pursue all kinds of things that I have been thinking about and where I can make a contribution in areas such as public management and public issues. I plan to teach a university course in public administration.

Artistically, I want to do something that stretches me and this will likely be the piano. I don't want my last third to be a linear extension to the second third. In some ways, I want to go back to the first third, to pick up some things that I set aside. And of course we want to travel a good deal and enjoy and run our farm.

"With respect to my current situation, I had been in my job for the last seven years and I felt that I was ready for a change. I went to the Leadership Network, the organization that oversees the ADM community, and discussed a change. We concluded that it would be inappropriate to take on another ADM assignment as I would be leaving in a year. This is where the idea of a pre-retirement assignment came up and I grabbed it. My Deputy Minister was very helpful in making this happen. The not-for-profit organization that I am working with deals with public policy and public administration and this is right up my alley. So, while I have not left, I am in a totally different working environment. And I feel that I can use this environment to benefit the system where I have spent my career."

[Bill Robertson spent the last year of his career in secondment to the non-profit organization. During this time he began teaching at a university and helped design courses for a professional organization he had worked with during his career. When the secondment was finished, he retired, and eight months later, gave his thoughts on having it behind him.](#)

"That secondment was a great way to ease into retirement. It was busy and interesting, and I had no administrative burdens. It was good for me and good for the government and the non-profit, too. I helped both sides learn a different perspective.

"At the same time, I did some teaching. I had to learn how to do presentations and I had to learn

the theory behind a lot of what I knew through experience. So I was “retooling” and it was a struggle, but I had a ball.

“Now I’m officially retired and my goal is never to be fully employed again. Frankly, I don’t have time. I’m so occupied with so many things I have to take retirement days as a break from my retirement. The other day, I jumped in my truck and took off for a day of cross-country skiing. Next summer, my wife and I are going to take some retirement days to take fly fishing lessons.

“I’ve changed the way I’ve thought about retirement now that I’m in it. I had a list of things I wanted to do and a lot of things, I just haven’t had time for. The piano, for example. But I got into cross-country skiing a lot more than I thought I would.

“There are huge opportunities in retirement. You have to make them happen. I find I get so caught up I get dislocated in time. There’s a real joy in learning and experimenting and time becomes a different thing. It’s not like running to meetings or the time pressure of work. Sometimes, I’m so absorbed in something, I lose all track of time. Then I take off and just wander around for a day or two. Actually, I’m having a hard time figuring out how to manage my time and make more of it.”

CASE 2: Adrienne Laurin

Adrienne Laurin (pseudonym) was an assistant deputy minister in a large department when she retired from the public service at the age of 60. The interview took place shortly before her retirement.

“For the past ten years my husband has been encouraging me to think about leaving. He’s older than me and retired himself, but I’ve always

resisted the idea. Part of it, quite frankly, has been about money. I won’t be leaving on a full pension and as a woman who spent a number of years as a single mother, finances have always been of a concern to me.

“Well, we worked out the financial side of things, made the necessary arrangements about our house and all so that money wasn’t the issue any more. It still is in my mind, of course, but in reality it’s not. So I promised my husband, when I turn 60, I’ll retire.

“And I knew that was not an unreasonable promise. In my family history, both my parents and grandparents were already dead by 60, and I knew I had pushed myself very hard, too hard, for many years, so easing back made sense.

“But there was something else going on. I had this underlying fear that after a high-profile job, and a lot of activity, I would just wind up in a dead end. My husband actually struggled with a loss of identity when he retired and I saw the same thing for myself. I felt I would just disappear from the scene and not exist anymore. And what would I do all day long? I love my husband, but did we want to be together 24 hours a day? I had a feeling somehow that I would just get old and sick, and there would be nothing else to my life.

“What really helped me was the time I spent with people from the Leadership Network. It’s a safe place, where you can talk. I mean, in our department, you have a conversation with someone in Human Resources about retirement, the next thing the whole system knows and you’re already gone in their minds. But there, I could open up. And that led me into working with a coach and that turned things around for me.

“I was about 58 at the time. I knew I had only a couple of years to go and I wanted to make the best of that time. And I guess the second thing I wanted to get out of being coached was to focus on my future. Find out who I am and where do I go from here.

“Through the example and values of my parents, and I guess partly through my own temperament, I’ve always felt a strong obligation to be a contributor. I’ve always felt that if you were put on this earth, it was for a purpose and that purpose was to give back. I’ve lived with that all my life and I’ve organized my life around that. Coaching has helped me understand that I have an obligation to myself, too.

“There’s no question my life was out of whack. I’m a person who’s just learning she has a body. Find time to get a haircut? Always ‘later’. I’m not particularly proud of it but that’s just the way things were. It was work and work and work and even at that I was better off than a lot of my colleagues because I don’t do e-mail at two in the morning. I need eight hours of sleep or I can’t function. I finally realized my body just won’t take it anymore. I want to be healthy and not half dead when I retire.

“I’ve just totally revisited the way I live my life. Unless it’s really urgent, I make sure I don’t go out of town two weeks in a row. I’m at the ‘Y’ at 6 in the morning three times a week. I try to keep the cocktail circuit socializing down to a minimum. I know that puts me at a disadvantage sometimes, because that’s one way of doing business. But that’s my choice. I look around the table at my colleagues right now and I’m the healthiest looking of the bunch. Honestly, my only regret is that I didn’t think about these things ten years ago.

“I’m talking about this work-life balance language with my staff now. Look, I have one director general who’s very annoyed at me right now because, well, here’s what happened. He ran himself ragged, gave us a scare two days ago and we had to send him to the hospital. He wanted to come back to work immediately and—I have never done this before—I sent him an e-mail and used my authority to forbid him to come in and told him he would get a disciplinary note if he did. How does his overworking himself help his team?

“What being coached did was help me see that my sense of self is connected to helping others grow. And that realization lead me to the decision to

study coaching in depth and work with others. I’ve already started working with some colleagues and that’s very satisfying. I feel the public service has been very good to me and this is a way of giving back.

“So when I actually leave—and my boss keeps saying, “Are you sure this is the right thing?” and headhunters keep calling me, but I’m happy to keep that promise—so when I leave, my husband and I will take a couple of months off and take a good long trip. I remember someone telling me the biggest mistake he made when he left was not giving himself some downtime.

“There’s no question my husband and I will have to make some adjustments to a new lifestyle. I think we both realize that. We have different rhythms now. The kitchen has become his domain, no question about it, and I’m happy to let him have it. But I’ve started thinking I need some physical space of my own and one of the things I plan to do is convert a basement room into an office for myself.

“Then it’s on to the next phase. I’ve decided to coach on a professional basis. I’m not saying I’ll turn this into big business empire, but I will be using my skills. Before I was panicked about retiring, absolutely panicked. I was describing it the other day to someone as a feeling that I was going to go down into a little, little rabbit hole, into nothingness. Now, as you can tell, I’m excited about the future.

“And frankly, there was another aspect to getting a coaching certification. Part of me is looking for some other kind of identification. I mean, “former ADM” doesn’t cut it for very long. It’s not the title I’ll miss, but I do want to feel I have a professional identification.

“I’ve always carried with me in life this image of the builders of the great cathedrals. You know, one guy went in and laid down his stone and it made a difference. I’ve used that idea with my staff and I’ve used it with myself. I’d like to think that I’ve

put in a couple of stones in my life and when I die, it will have added to the place. It sounds corny, but I really believe it, that I will have made the world a bit better than when I first showed up.”

CASE 3: Jim Hunter

Jim Hunter (pseudonym) always knew he’d want to retire when he had completed 30 years in the public service. He had been at the deputy minister level for more than a decade and accepted a special assignment to a central agency for his last year. The interview took place four years after his retirement.

“The prospect of retirement only began to take form only after I attended a pre-retirement course put on by the government, about six years before I left the public service. It primarily dealt with financial arrangements. I was seated beside another deputy minister and both of us realized that this was the first time, in so many years, that we were focusing on our personal, as opposed to our professional, lives. It was a bit of a wake-up call, particularly when one of the presenters told us we should have taken the course in our mid-40s. I started pondering what kind of life I would want have after so many years living within the structures of a public service career.

“My job had been very consuming. I’m an A-type personality to start with and that, combined with the pressure and grind of my career, meant I had little balance in my life. My blood pressure was higher than it should be. I got inadequate exercise. I secretly envied fathers who managed to keep their careers controlled enough to find time to coach their kids’ sports teams. I felt I had no time flexibility, and there were periods when I seemed to be hanging on by my fingertips. I would go to

concerts at the National Arts Centre but I found that music appreciation would give way to thinking about various crises at work.

“As I look back, I can see I made a successful transition to retirement despite the imbalance in my life and despite the adrenalin rush of a career, lived at too fast a pace but deeply satisfying, nonetheless. I made the transition into my current, wonderfully pleasant life, and I think what helped is that I was able to visualize my future.

“As I started planning to leave, I thought through quite systematically what was really important to me. In effect, it was very much the kind of analysis we do in our careers. What are the desired outcomes? What are the means of achieving them? How does one get from here to there? I knew I wanted to spend more time with family and friends. I had always loved history, exploring different cultures, ideas; I always had an avid curiosity. I enjoy physical exercise, such as tennis, as I do classical music. Before long, I had a list of all the things that had been significant during my life, or things that I wanted to do, but previously did not have time to do. As I examined the list, it became readily apparent how the hours I used to devote to my job would be employed after retirement. Like all good planning, I have made adjustments over the years, but not substantial ones.

“When I did leave, I had a nagging fear that I would, at a very deep level, miss the job, despite finding this new freedom. I was stepping into the unknown and I wondered how I’d react. I had held some interesting jobs that brought with them a good measure of decision making authority. I loved managing organizations, fascinated by the challenges. Would I miss all of this intensely? Would I miss making important decisions? Would I miss the status and perks that went with the jobs?

“On the whole, it was much easier than I expected. What I did find at first was that the rhythm of my life had disappeared. It wasn’t an unpleasant feeling, just odd. I would see people going off to work and realize I didn’t have to do that. I could

go out and get a newspaper and read it for a couple of hours. I could take long walks and muse about the world. But maybe because of that underlying uncertainty, I didn't give myself enough downtime. I had read that it's important to de-escalate the pressure and then build it up to where you want it to be—end the old way of life and build a new one. But I didn't do that. I was immediately offered a small, part-time contract to help out with an interesting government project, and I took it. It would have been wiser to take a longer break.

“As I worked at various contracts, I realized that I had no desire to be fully employed again. However, that's not to say I've severed all connections with my former life. I'm still very interested in the public service and I've very deliberately made a point of staying involved on various boards and organizations related to the public service. And of course, so many of my friends, both retired and still active, are from the public service.

“One of the things that happened when I retired was my wife and I went through a kind of role reversal. She was still working at that time, and so I took more responsibility for running our home and grew accustomed to the apartment being mine during the workday. Then three years later, she retired, and suddenly I found myself in the role of the traditional home spouse, having to adjust to someone else's presence. Certainly, the first two or three months after her retirement, we had more disagreements than usual. But the foundation of our marriage is strong and we talked things out. We understood we were both trying to find a new lifestyle.

“You have to develop new rhythms. It's a little bit like going back to the existential stage. It's the terror of freedom (will the new life be meaningful enough?) but also the wonder of freedom (we can do whatever we want). Now our lives have become full and active. I still do contracts from time to time, but I do not feel driven to find paid work. I am generally satisfied with my pension and what consulting income comes my way; indeed, I find just as much enjoyment from voluntary work as I

do from paid. We divide our time between our city condo and our cottage. We see friends more and accept more invitations. I'm more often on the tennis court. We travel, and I'm examining the world around me in a way that was just not possible before. I've become heavily involved in my local community, with the pleasure of working with local business and city officials. I have never before found time to really get to know the community around me, let alone play a role in how that community evolves.

“I think one of the things that helped me make the retirement transition is the fact that I appreciate what I had achieved in my career. My public service career was a major part of my life and I look back on it with satisfaction. But my thoughts are much more often on the present and the future.”

CASE 4: **Carolyn Dupras**

Carolyn Dupras (pseudonym) is a director general in the federal government. She plans to retire when she turns 55. This interview was conducted three years before her planned departure.

“I have been told by several people, including various bosses, that I could, that I should, become an assistant deputy minister. I've been in the public service since 1974, so this would be a wonderful climax to my career. I've thought about it very hard and decided, no. I'm leaving when I'm 55.

“I know myself well and I know that I couldn't live with anything except peak performance. So moving to an assistant deputy minister position, I think, would bring too much stress into my life and I'm not willing to put in every weekend, every evening. I'm not willing any more to let it take over my life. I've looked at the possibility and said to myself, I'm getting too old for this. It's just not

there anymore. My mind isn't there anymore. It's important but it's not that important.

"I feel that physically, spiritually and mentally, I'm not where I was ten years ago. My focus is shifting. I feel like I'm turning a page. And I'm torn. I'm torn between what has always driven me to succeed and a desire for a new kind of life. Believe me, it's not that I don't love my job, because I do, but I'm moving to a different place. And I know that to do that, I have to make room for me.

"I think everyone's worst nightmare is to retire and have nothing to do and find life boring, and then you begin to degenerate mentally and physically. Obviously, some illnesses we can't do anything about. In thinking about myself, I was concerned because my father had arthritis. And I have a lot of the characteristics—small-boned, etc.—that can lead to serious bone issues as you go through menopause. So about six years ago I started to do some weight training.

"Now I've started going to the gym three times a week. I'll be honest with you about that, it's a real struggle. To do that means I have to be out of here at 5:15 three times a week, but the pressure to be at meetings at 6:00 is enormous. I can say I'm not going to that meeting and then I get a flood of phone calls—where are you, we can't reschedule this—so resisting just creates huge stress. In my job now, I never eat lunch. There is no such thing as lunch. It does not exist in this organization. You do not have lunch. You work. Period. So meetings at lunch hour are scheduled every single day. And you're expected to be at meetings early morning, lunch and at night. No one asks for permission. It's an expectation. And if you say, I will eat lunch, I will take care of myself, everyone is supportive of your noble stand until it interferes with the meeting they want you to come to.

"I get to the point where I begin to resent the organization. I love the public service but I resent it to a certain degree for what it's done to me. This all-consuming drive is insidious. I can tell you how it happens. It's very gradual. First, you think you

have to work 70 hours a week just until "we get over this hump." You're young and strong and you think, I can do this for a couple of months, no problem. Well, a couple of months becomes 20 years. Then you realize it never stops. When they see you can do it, they give you another file and then another and another one and you never get off the treadmill. That's why I tell young executives, do not agree to working that number of hours. Do not do it. Otherwise you get sucked into it and you can't get out. You can't get out anymore, because the bar by which people assess you and evaluate you goes way up.

"A lot of colleagues at my stage can't wait to leave. It's not that we don't love our jobs; it's the culture we can't stand anymore. I'll tell you a story. This happened the other day. A very senior person said to me that he thought all this talk about workload was just a reflex mantra, not real. He said, when he goes down into the garage at 6:30 or 7:00 at night, he can count the cars. "Where is everyone? They've gone home." I was too shocked to respond. But I can tell you in this department if I send an e-mail out at midnight, I will get responses. That's the reality.

"I guess it's pretty clear my work-life balance has been out of whack. A few years ago, I came pretty close to a burnout. I could see what was happening, and that's when I realized I have limitations and I started to think about my life as a whole.

"My partner and I haven't done any intense planning for retirement yet. Even though it's less than three years away, it still seems so off-in-the-distance. I did take a course about financial preparation a few years ago, and my partner and I are starting to get our lives organized. We're doing things like completing a major renovation, replacing appliances, saving up for a new car.

"I'm not really sure what I want to do in retirement. Well, I can tell you what I want to do for a little while—nothing. I want to do that for at least a year. The ultimate luxury for me will be to have a whole year, and maybe more if I want, of doing

what I want to do when I want to do it. I haven't had a long period of time just for me since I was 15. As for other activities, I'm not a person that needs to be going full speed all the time. I like to sit around in the morning with a coffee and read the paper.

"I have been asking myself if I'd be interested in volunteer work. I know there are some things I can't do; I'd rather not work with sick people or old people. My father was ill for an extended period of time when I was quite young, and it just brings back too many painful memories. But I'm a good organizer and communicator, and I can bring a lot of enthusiasm and energy to things. I'd like to use those skills to support certain causes, but I'm still thinking that one through. I know I should explore these areas right now so I can move into those fields when I retire, but I just don't have the time.

"I do plan to take golf lessons, because I think that's something I'd enjoy doing more of in the future. Golf here, golf in Florida. I like to learn new things. I enjoy that. So my plan, as far as it goes at this point, is to take a few university courses, but just as an observer. I don't want the pressure of papers and exams; I don't want a degree. I don't care about any of that any more, but I like to learn.

"You know, I spent 26 years of my career in another part of the federal service and if I were still there, I'd go to the top and say: I've given you all these years of my life and I'd like the opportunity, in the last months of my career, to slow down a bit, to still contribute but to slow down a bit. I'd feel comfortable doing that. But I've only been in this department a year and a half. This department owes me nothing."

CASE 5: Jack Moffit

Jack Moffit (pseudonym) was 55 when he left the federal public service through a buy-out during a downsizing. He was a director general at the time of his departure. At the time of the interview, he had been retired for five years. He describes his transition into retirement as difficult.

"I've been retired about five years now, and I can finally say life is great. I'm really happy now, but I have to admit it's been a rocky road.

"It wasn't for a lack of planning. In my case, I started thinking about this way back around 1985, about when downsizing started. They say only the paranoid survive and so, being a little paranoid myself, I kept wondering if I was the next one for the axe. At first it's the secretaries, then the non-performers go, but eventually you start to cut at the management level and so I thought, maybe I'm up for grabs. So I started thinking about leaving a good ten years before I did. I took the Canadian Securities Course and became a Certified Financial Planner, all with a view to getting myself organized for retirement.

"My actual leaving was kick-started by another round of downsizing. We all knew this would be a big one. I looked around the management table and concluded I was the oldest guy there at my level, and the only one eligible for a pension and a buyout, and I realized I was a natural candidate. So I thought I'd beat them to the punch and try to work out a better deal than the one I would be offered.

"I asked myself whether I could really live on an income from my financial planning work and I decided I couldn't. So I looked around what was

happening in my own department, and I realized it was implementing a phased transfer of an activity with which I was familiar to the private sector. I thought, why don't I take it and run with it. It was only a two-year contract and without the buyout, I could not afford the risk. But with the buyout, it became financially feasible. Management accepted the proposal, as it assisted the downsizing and they knew I could do the project.

"My plan was to go from government to the private sector for a couple of years and then peacefully move into retirement. I saw myself as finally slowing down and enjoying things a bit more. Frankly, my last few years in government were not much fun. People were being laid off. Everyone was under terrific stress. There was nowhere you could turn to escape it. You had to respond instantly to requests from management and ministers; you were working long, long hours on little notice. All the things I had loved doing and used to do, marathon running and canoeing and skiing, gone. My bike was so old. I couldn't get replacement parts. My fishing equipment had rusted out. All the stuff that I loved had just disappeared from my life. Somehow or other I got caught up in this maelstrom of hours and I lost control of my agenda. So I left for the private sector and I thought finally life would be less hectic.

"It wasn't. The privatized project was very complex and turned out to be a harder sell than anyone had imagined. The upshot was that I had badly underestimated the amount of time it would take. And I badly underestimated how much travel would be involved. I was back into the grind of long, long days, a lot of travel, a lot of exhaustion. So there I was, ostensibly easing into retirement but in reality just as busy and more dissatisfied than ever.

"When the contract was over, I tried to do a bit of part-time consulting, but in my specialty, which is financial planning, I found I had to do it full time or not at all. It is a full-time job keeping up with events, and the clients need you when they need you. I decided to stop working, period.

"Now, I would have argued that I was better prepared for retirement than anyone I knew. I'd been giving financial counseling for heavens sake! Intellectually, I had read and absorbed all this information and intellectually, I was telling people what they had to worry about, but there's a big difference between that and actually doing it. I really, really didn't understand.

"First of all, I found I was becoming disconnected from the business world and all the issues I used to deal with on a daily basis. Apart from reading and listening to the news, I realized after a couple of months that I just wasn't as plugged in anymore. And along with that came the sense that no one wanted to talk to me about those issues anymore. I'm just me. I'm no longer director of this or director general of that. I had a hard time coming to grips with that. I still miss it, but at least I am accepting it now.

"The other thing was that I had a great sense of guilt. All my adult life I've been working. Even in university you're preparing yourself for work; you've got deadlines to meet and so on. All of sudden it's Tuesday and I want to go for a walk or bike ride, but everybody else is working. Shouldn't I be working, too? Why am I not working? For the first month or two it was okay, because it's kind of like being on holiday. But then I started to feel conspicuous and embarrassed, as if I were goofing off or not contributing. That feeling has eased off. I think I've come to terms with that.

"The other tough thing was finding things to do. In the beginning, I just thought I'd do more golf and gardening and a couple of other things I enjoyed. It didn't work. I got bored. I got ticked off. You have to know yourself, and for me, I realized I need a high level of activity and a lot of variety. I don't marathon anymore but I still need that sense of intensity. What's really helped me here is my "Thursday (morning) Club." It's just a bunch of guys who get together and do something for a few hours every Thursday morning. Skating on the canal or sitting in the courthouse and watching our justice system at work or going to an exhibit or whatever seems interesting.

No obligations. If you can't make it one week, no problem, come the next. But to me variety is important. I've always thought I'd like to understand classical music better and I'd like to take a course on that.

"In retrospect, I probably should have asked for some help at some point, gone beyond talking to my wife and friends. But that just wasn't my way. And life has actually turned out well. My wife handled her own retirement better than I did, maybe because she wasn't out in the workforce as long. And certainly when we were first retired and home together, it was stressful. I was at loose ends and so frustrated, because I thought I had it all planned out. I'm not easygoing anyway, but I think I was really, really difficult. And my wife won't disagree. From what I've seen among friends and acquaintances, retirement puts a big strain on a lot of marriages. The kids are gone, so the common interest isn't there. You're into a period of rediscovery. You look at your spouse and ask, who are you? And is this where I want to be?"

"My wife and I are enjoying retirement. She's an avid golfer and got heavily involved with our club. I've done a bit of work with our community association but frankly, that's not where my interests lie. We travel a fair amount, and we actually got to know each other better through travel. Two or three weeks of holidays is one thing, but travelling with someone for extended periods is different. You really learn about the other person's interests.

"My retirement experience taught me that I need a variety of activities and although I'm very physically active now, I've started to plan for the time when life may be a bit more sedentary. I watch the stock markets carefully and it's becoming an absorbing and fascinating occupation. Maybe I'll take that course in classical music."



PART 5

ADDITIONAL SOURCES OF INFORMATION

Books

Alborn, Mitch, *Tuesdays with Morrie: An Old Man, a Young Man, and Life's Greatest Lesson*, (New York: Broadway Press, 2002).

Anthony, Mitch, *The New Retire-Mentality: Planning Your Life and Living Your Dreams... At Any Age You Want* (Dearborn Publishing, 2001).

Atchley, Robert C., *Social Forces and Aging 9th Ed.* (Belmont, CA: Wadsworth, 2002).

Atchley, Robert C., *Continuity and Adaptation in Aging: Creating Positive Experiences* (Baltimore: The Johns Hopkins University Press, 1999).

Bridges, William, *The Way of Transition: Embracing Life's Most Difficult Moments* (Cambridge, Massachusetts: Perseus Publishing, 2001).

Bridges, William, *Transitions, Making Sense of Life's Changes*, (Cambridge, Massachusetts: Perseus Books, 1980), p. 5 and p.112

Bond, David and Diane Bond, *Future Perfect: Retirement Strategies for Productive People* (Vancouver: Douglas & McIntyre, 2002).

Cohen, D. Gene, *The Creative Age: Awakening Human Potential in the Second Half of Life* (HarperCollins, 2000).

Cort-Van Arsdale, Diana and Phyllis Newman, *Transitions: A Woman's Guide to Successful Retirement* (Harper Collins, 1991).

Héту, Jean-Luc, *Psychologie du Vieillessement* (Montréal: Editions du Méridien, 1988)

Kerr, Robert, *The Only Retirement Planning Guide You'll Ever Need* (Penguin Books of Canada, 1998).

Langlois, Christine. *Healthy Together: A Couple's Guide to Midlife Wellness* (Toronto: McGraw-Hill, 2000).

Otterbourg, Robert K, *Retire and Thrive: Remarkable People Share Their Creative, Productive and Profitable Retirement Strategies* (Washington: Kiplinger Books, 1999).

Tafler, David, *50+ Survival Guide: Winning Strategies for Wealth, Health and Lifestyle* (ITP Nelson, 1998).

Publications

Treasury Board of Canada Secretariat publications:
(On-line version accessible to public service employees only)

- *Your Pension Plan*
Available on-line at: http://publiservice.tbs-sct.gc.ca/pubs_pol/hrpubs/pensions/YPP_e.html
- *Succession Planning for Corporate Knowledge Transfer—A Guide for Managers and Human Resource Specialists*
Available on-line at:
http://www.tbs-sct.gc.ca/hr-rh/hrtr-or/compensation_tools/spckt-prtco_e.asp

Marshall, Victor and Margaret M. Mueller,
Rethinking Social Policy for an Aging Workforce and Society: Insights from the Life Course (CPRN Discussion Paper No. W18, May 2002).
Available on-line at
<http://www.cprn.com/cprn.html>

Nininger, James R., *Leaving Work: Managing One of Life's Pivotal Transitions* (Ottawa: The Conference Board of Canada, November 2002).

Watson Wyatt Worldwide, *Phased Retirement—Reshaping the End of Work*, 2001.
Available on-line at
<http://www.watsonwyatt.com/research/resrender.asp?id=W-269&page=1#>

Web Sites:

Government of Canada

<http://labour-travail.hrdc-drhc.gc.ca/worklife/aw-retirement-en.cfm>
This Labour Canada site includes information on the importance of retirement, the legislative framework, an overview of the Canadian retirement income system and retirement options. It also discusses the importance of planning.

http://www.hc-sc.gc.ca/seniors-aines/index_pages/whatsnew_e.htm
Health Canada's web site dedicated to seniors' issues.

(accessible to public service employees only)
http://www.myhr.gc.ca/categories.asp?lang=e&sub_id=957
See section on Pension Plan and Retirement Planning

http://www.myhr.gc.ca/categories.asp?lang=e&sub_id=1708
See section on Corporate Knowledge Transfer

http://publiservice.gc.ca/hr/psb/pension_corner/lifeplan/lifeplan.html
Life Plan web site offers tools to ensure you have a "happy, healthy and financially secure" retirement.

Associations

www.50plus.com
The Canadian Association of Retired Persons (CARP)

<http://www.aarp.org>
The American Association of Retired Persons (AARP)

<http://www.sfu.ca/iag/>
The International Association of Gerontology

Health

www.realage.com
Visit this site to determine your "real age"-- the age of your body, based on how well you have maintained it (physically, mentally, spiritually). This site also has a lot of useful facts and tips on how to become and remain healthy.

www.longevityworld.com
This site addresses subjects related to longevity, such as spirituality.

<http://www.health.harvard.edu/>
Harvard Health Publications, Harvard Medical School. This site provides information and tips on how to stay healthy.

Women

<http://www.agingfocus.com/>

The National Centre for Women and Retirement Research

<http://www.midlifementor.com/>

This site provides advice personal and career coaching for professional women at midlife.

<http://www.seniorwomen.com/>

This site covers a variety of topics for women 50 and older.

Work/Volunteer

<http://www.idealists.org/>

Idealist is a comprehensive directory of non-profit and volunteering resources initiated by Actions Without Borders.

<http://www.seniorjobbank.com/Canada/>

Senior Job Bank Canada is a non-profit referral service to help older Canadians find employment.

Other

www.2young2retire.com

General information on retirement and true stories of what people do in this phase of life.

<http://www.utoronto.ca/lifecourse/deptinfo.htm>

Institute for Human Development, Life Course and Aging, University of Toronto.

<http://www.yorku.ca/retire/>

Retirement Planning Centre, York University, Toronto

<http://www.aging.unc.edu/research.html>

University of North Carolina Institute on Aging