

Transforming Retirement Perceptions...

Transforming Perceptions and Visions of Retirement:
Shifting the Paradigm

An Initial Investigation

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Retirement Center

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Director's Note: In February 2012, the Center and its Policy Board discussed the broad questions of how to better recognize and enhance the value, connection and continuing contribution of retirees to the campus, and whether perceptions about retirement among the faculty and staff inhibited or colored the retirement decision. For example, is retirement seen as being synonymous with 'disappearing' from the university community? A Transforming Retirement committee was constituted from members of the Policy Board and, after several discussions, recommended that the Center hire a graduate student for a summer project to compile a list of policy, program and research activities at UCB relevant to the topic of aging and retirement and to identify key issues about perceptions and visions of retirement.

Anne Friedman, a graduate student in Social Welfare, was hired in May 2013 for this project. This report presents the results of her initial investigation as edited by Policy Board Chair Richard Sextro and Emeriti Association President Caroline M. Kane.

Patrick Cullinane

Introduction and Context

The United States is undergoing a demographic transition virtually unprecedented in modern times, with increased life expectancy and the aging of the baby boomers. In combination with the removal of mandatory retirement, universities are also experiencing a “greying” of faculty and staff. The opportunities presented by this change are numerous and offer many possibilities for collaborations across disciplines and generations. At the same time, institutional policies will need to adapt to support a productive, multigenerational workforce at every career stage, including retirement.

The summer research project had two initial goals: first, to generate a list of policy and research activities around retirement and aging among faculty on the Berkeley campus (UCB); second, to help draft a plan for a Center on Transforming Retirement. Broadly, the goals for a Center on Transforming Retirement are to create a cultural norm in which emeriti, retired faculty, non-Senate academics, and staff retirees are fully integrated on campus – a new inclusion resulting from retirement-friendly policies and procedures. Additionally, a Center would help identify, promote or stimulate the integration of research on aging issues (ranging from biology to public policy) with University policies, procedures and culture. A policy framework and, potentially, a physical Center for supporting retirement transitions will support this vision, by addressing the structural, financial, psychological, and social issues around retirement, promoting collaborative endeavors and making retirees a visible and vital part of campus life. This effort also will reinforce that retirement is just another transition in the continuum of people’s lives.

This research used a critical gerontology lens, as opposed to a biomedical paradigm or social problem approach regarding the aging process. Critical gerontology theory maintains that aging is a natural, universal process and should not be regarded as a problem or

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disregarded as anomalous. Additionally, the aging process is not something that occurs only on an individual level, but rather within a broader social and political environment which necessarily impacts people differently based on intersecting axes of power and privilege.

I. Methodology

Fourteen in-person interviews were conducted with UCB faculty and staff across a range of departments, from Neuroscience to Sociology and Human Resources (see Appendix a for a list of interviewees). Faculty were selected (a) based upon insights into retirement or aging issues on campus, (b) whose research could provide insight when thinking about creating a Center on Transforming Retirement, or (c) who could be potential champions for such a Center. Also included were people with experience speaking with others about aging and/or retirement, either in supportive, counseling roles at the University or as a departmental chairperson. A “snowball” sampling method was used by asking interviewees if they could think of anyone else with whom to meet.

Several interviews were conducted with non-UCB experts, including Fernando Torres-Gil, Professor of Public Policy and Social Welfare at UCLA, Rachel Price and Daphna Gans from the California Council on Gerontology and Geriatrics as well as Jean McLaughlin and Lauren Duranleau at the American Council on Education (ACE). The questions and themes for these interviews, conducted in July 2013, are listed in Appendix c.

The websites of other institutions were reviewed, with a focus on public research universities, particularly the University of Michigan and University of Texas, Austin as well as programs and institutes at some private institutions, such as the Academy at Johns Hopkins and the Center for Retirement Research at Boston College. A comparison among the seven institutions is given in Appendix b.

In addition to these discussions, selected articles from the literature were read and assessed. The Review of Faculty Retirement Literature conducted by the American Council on Education was also examined, as were articles and comments in the Chronicle of Higher Education and publications by the TIAA-CREF Institute (see Appendix d for a list of literature and websites). Based on a review of this literature and the interviews, this initial research was focused on specific areas, such as retirement incentives, phased retirement, and social involvement and health outcomes.

II. Themes:

The following themes emerged:

- a. **Lack of Understanding:** The existence of issues around the retirement transition on university campuses is recognized but not well understood nor discussed or addressed.
- b. **Incentives and Psychosocial Factors:** The role of incentives and the importance of psychosocial considerations surrounding retirement, largely relating to identity, status, and fear are poorly understood.
- c. **Policies and Procedures:** Current options and opportunities are offered or implemented with great variability across departments. There is a compelling opportunity for greater transparency, standardization, and equity. Phased retirement policies demand more attention.

III. Findings

A. Understanding

1. Faculty and staff cohorts: similarities and differences

The UCB Retirement Center serves all retirees, both academic and non-academic, from

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the university, from Lawrence Berkeley National Lab and staff from the Oakland-based UC Office of the President. The jobs, training, responsibilities, and expectations of University employees are diverse, and some staff positions, particularly the non-Senate academic positions, are similar to faculty roles. In some ways, the challenges and opportunities facing these groups of people are the same: a transition, of some form, away from previous roles and responsibilities at UCB, and the potential for a change or shift in one's identity. So too, retirement can be an opening: to explore new creative pursuits, second (or third) careers, travel, and a different relationship with one's partner and/or family. At the outset of the project, with the idea that creative new ways were needed to incentivize retirement for faculty, the feedback from interviews was that faculty and staff have different perspectives on retirement. In its broadest generalization, staff have few hesitations about retiring and look forward to leaving full time employment at UCB, while faculty are much more reluctant to retire. Anecdotally, at least, it would appear that some staff members have more integrated and engaged lives outside of UCB; that is, work or their career does not comprise such a significant part of their identity. As a result, staff are more likely to look forward to retirement and have more activities and interests already established or cultivated. This anecdotal information is reflected in the data collected by the 2009 Faculty Climate Survey¹, in which a larger percentage of UCB faculty than UCB non-academic staff selected "agree" or "strongly agree" that "my main satisfaction in life comes from my work."

Cohort differences also exist among employees on campus. Many considerations factor into an employee's decision about when to retire: job satisfaction, personal financial situation, family responsibilities, caregiving, partner or spouse decision to retire. How an individual

¹ Stacy, A., Zedeck, S., Goulden, M., and Frasch, K., Report on the University of California, Berkeley Faculty Climate Survey, Office of the Faculty, Berkeley, CA, May 2011, available from: http://ofew.berkeley.edu/research/Faculty_Climate_Survey_Report_2011.pdf

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experiences the transition will similarly depend on diversity of factors, such as psychological flexibility or rigidity, social support, introversion versus extroversion, satisfaction with one's career, orientation toward change, self-esteem and self-perception. Currently, the majority of faculty over the age of 60 is white men², many of whom have spent their university career with a stay-at-home partner. Thus, in addition to the issues involving loss of status, power, and identity that some may grapple with as they enter retirement, there is also the potential for disruption or change in established relationship patterns and home life. Younger faculty include more women and racial and ethnic minorities, and are more likely to be part of a dual-income household. All of this impacts the types of programming and policies that will be relevant and supportive to current and future cohorts of late-career faculty and staff. So too, how faculty and staff want to learn about policies and programs and their general orientation towards work-family balance is likely to change. For example, it has been noted anecdotally that older faculty who are currently working at UCB are sometimes hesitant to ask for information, fearing that they will be pushed out or that their opinion/stance on departmental issues will hold less weight. Additionally, some faculty may be afraid to ask for help or state that they do not know their options. Having materials, such as a pension calculator and video vignettes of faculty experiences online that people can view privately, may help people access information they might otherwise be hesitant to ask about.

2. A lack of attention to, and research on, aging and retirement

A disconnect exists between the awareness of the “age wave” or demographic shift the United States is currently undergoing, and the resources being dedicated to research, teaching, policy, and training around aging and retirement. This research limitation is also true at UCB. For example, the Resource Center on Aging at UCB was eliminated as of the summer of 2013,

² Source: UCB Faculty Personnel Records, AY 2009-2010

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and the Gerontology concentration in the School of Social Welfare was threatened as part of the program restructuring this year. In the Survey of Changes in Faculty Retirement Policies from 2007 published by the American Association of University Professors (AAUP)³, institutions report that recruitment and retention is a major focus on their campuses, but not retirement. Additionally, even at institutions with a specific gerontology program (USC) or retirement research center (Boston College; University of Michigan), the research and findings are often externally oriented and don't appear to be directed toward discussions about the on-campus climate or the issues of aging and retirement.

During interviews for the current work, Jean McLaughlin and Lauren Duranleau at the American Council on Education (ACE), reported that many of the institutions receiving Sloan grants on the subject of retirement are leaders in thinking about retirement transitions, and that the psychosocial aspects of retirement form the most central and complex issues to be addressed. However, in our review of what these institutions are publicizing on the internet about their work, most of their work remains focused on tangible, individual incentives to retirement and demonstrates little support or thinking around the psychological issues of retirement transitions. So too, while there is work/interest about campus climate and culture around retirement at USC and UCLA, the programming in place at UCB's Retirement Center, particularly the Pre-Retirement Program, is more comprehensive, and this initial thinking about a Center on Transforming Retirement seems to be particularly progressive.

³ Conley, V.M., Survey of Changes in Faculty Retirement Policies 2007, American Association of University Professors Report, Washington DC, 2007. available from <http://www.aaup.org/NR/rdonlyres/36818073-DDAE-4CFC-B158-41A1524D62E3/0/AAUP2007RetirementReport.pdf>

B. Incentives and the Psychosocial Factors

1. The role of “privileges” and financial incentives

Initially this research focused on incentivizing retirement for UCB employees who are reluctant to retire. In particular, what are the tangible “privileges” currently offered by the Retirement Center, as well as those published by ACE and entitled “common policies and practices at research universities”⁴ In a comparison of retirement policies and practices at other public research universities, these concrete privileges largely comprise the extent of the programming or support to retirees. In the article, “Academic Administrators and Faculty Retirement in a New Era,” the authors emphasize that administrators should provide faculty with a “menu” of options and services, including internet access, parking passes, and library privileges, as well as continued visibility of faculty through listings on departmental web sites and in university directories.⁵ Further, the general attitude is that this is more than sufficient, and universities providing these benefits are truly ahead of the curve. Examples of such inducements include parking permits, discounts for arts and performances, sporting events, and recreational facilities, office and/or lab space, library access, opportunities to mentor students, re-call teaching appointments, etc. Institutions that do not offer these sorts of benefits almost unilaterally just provide information on the financial aspects of retirement, such as investments and insurance. Research published by TIAA-CREF on incentivizing retirement at academic institutions finds that, in the majority of cases, financial gains are not a sufficient enticement to motivate faculty to retire. In the paper “Should I Stay or Should I Go? The Faculty Retirement Decision,”⁶ Yakoboski separates faculty into two categories: those who are “reluctant by

⁴ American Council on Education, Toolkit: Common Policies and Practices at Research Universities, ACE webreport, Washington DC, 2005. available from <http://www.acenet.edu/leadership/programs/Pages/Toolkit-Policies-and-Practices-at-Research-Universities.aspx>

⁵ Sugar, J.A., Pruitt, K., Anstee, J.L.K., and Harris, S.G., Academic Administrators And Faculty Retirement In A New Era. *Educational Gerontology*, 31(5), 405-418, 2005.

⁶ Yakoboski, Paul J. “Should I Stay or Should I Go? The Faculty Retirement Decision.” in *Trends and Issues*, TIAA-CREF Institute, December 2011. available from <http://www1.tiaa->

choice,” and plan on working past typical retirement age, and those who are “reluctantly-

reluctant,” and would like to retire but, because of financial concerns, continue working. For these faculty, a monetary incentive is significant. However, the paper goes on to explain that for the reluctant-by-choice, the majority continue to work because they derive fulfillment and pleasure from their work, and for these people, financial inducements are insignificant. To wit, a number of current faculty members are essentially paying their university to work, as their maximum pension benefit has been reached. The research does not address why a satisfied and productive faculty member, who happens to be an older adult, should be encouraged to leave. Other authors assert that money is not significant enough to induce retirement, and this is largely because financial incentives do not address the need many faculty members feel to “maintain a connection to the university and their work.”⁷ In other words, the barrier is “identity.” Importantly, these authors note that more successful incentives will need to “deal” with the “social and emotional aspects of retiring from a lifestyle as opposed to a job.”

Interviews conducted with UCB faculty members repeatedly noted that people who retire “all but disappear” from their departments and from campus, which likely compounds fear about the transition, particularly the loss of identity and general obsolescence. In its most extreme interpretation, the current retirement culture renders people marginalized and invisible. Other authors write that “aside from financial security and health concerns, the greatest needs of retired faculty are ‘acceptance and recognition and the opportunity to exercise skills, intellect, and social commitments for positive accomplishments.’”⁸ This sentiment recurs in other literature where the authors state: “lifestyle and self-esteem factors often are as important to a

http://www1.tiaa-cref.org/ucm/groups/content/@ap_ucm_p_inst/documents/document/tiaa04024935.pdf

⁷ Foster, J, Naiditch, L, and Politzer, L., Motivating Reluctant Retirees in Higher Education: Interviews with College Administrators and Senior Faculty. in *Research Dialogue* No. 103, TIAA-CREF Institute, August 2011. available from http://www1.tiaa-cref.org/ucm/groups/content/@ap_ucm_p_tcp_docs/documents/document/tiaa02030741.pdf

⁸ Clark, R. L. and Hammond, P.B., eds., *To Retire or Not? Retirement Policy and Practice in Higher Education*, Wharton School, University of Pennsylvania Press, Philadelphia, 2001.

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retirement plan's success as the cash incentives the plan offers.”⁹ When retirees are provided meaningful opportunities for engagement and the opportunity for a continued sense of belonging through teaching, research, mentorships, or consulting, retirement becomes “thinkable” for hesitant faculty.

2. Framing retirement transitions: continuous and evolving engagement rather than incentivized disengagement

In the course of this research, the original thinking regarding the retirement transition (as part of the conceptualization of a Center for Transforming Retirement) evolved. Financial incentives, and even “perks” like parking and library privileges, do not compel or support people in what is ultimately a decision with implications for one’s identity and purpose. Further, framing retirement transitions in a conversation about incentives does not represent a strengths- based approach to employee satisfaction and productivity, nor does it reflect the values of UCB around inclusion and equity. In shifting away from a focus on moving faculty out of the institution to supporting people at every stage of their career, including retirement, a Center for Transforming Retirement addresses all UCB employees. This forward-looking vision is inclusive rather than divisive.

C. Policies and Procedures

1. University Policies and Procedures: flexible but used with great variability

Current policies at UCB are adaptable. As per the information published by the Campus¹⁰ a number of options are negotiable for faculty as they transition into retirement, including call back and becoming a Professor of the Graduate School. For staff, a phased

⁹ Baldwin, R. G. and Zeig, M.J., Making Emeritus Matter. *Change, the Magazine of Higher Learning*. September-October 2012.

¹⁰ UC Berkeley, Office for the Faculty, Information and Resources for Faculty Considering Retirement, Berkeley, CA, 2013, available from <http://thecenter.berkeley.edu/pdf/FacultyResources.pdf>

retirement program exists. That having been said, knowledge about the options varies greatly among faculty, and more than one interviewee made the point that what one receives as part of their retirement package is, to some extent, dependent on the knowledge, flexibility, and advocacy of the department chair. Additionally, the climate of departments differs widely; for some, emeriti are invited back weekly and are still integrated into the “goings on.” In other departments, when faculty and staff retire, they all but disappear. In one Sloan Foundation report¹¹ the majority of faculty at surveyed institutions respond that they do not know the options available to them, in terms of campus supports, financial planning, and insurance. When asked how the institution could make the retirement transition more manageable, the most common response is that more information earlier in their career would be helpful.

2. Phased Retirement

Many interviewed faculty stated that a phased retirement program, or the opportunity to taper their responsibilities and involvement, would be most beneficial or supportive to them in considering retirement. Some faculty would like more opportunities to teach and focus on course-planning, while others desire decreased teaching responsibilities and more time for research and/or writing. Based on a short review of the literature, phased retirement programs seem most likely to exist at public doctorate-granting institutions with defined contribution plans.¹² From the Survey of Changes in Faculty Retirement Policies done in 2007 and published by the American Association of University Professors¹³, phased retirement options are increasing in popularity, and are also more likely to be implemented at institutions with

¹¹ American Council on Education, Results from the Faculty Survey, done for The Alfred P. Sloan Awards for Best Practices in Faculty Retirement Transitions, conducted Spring 2012. link to main page: <http://www.acenet.edu/leadership/programs/Pages/Faculty-Retirement-Transitions.aspx>

¹² Lord, M. Phased Retirement: Often a Win-Win Situation” in *Trends and Issues*, TIAA-CREF Institute, June 2005. available from http://www.tiaa-crefinstitute.org/ucm/groups/content/@ap_ucm_p_tcp_docs/documents/document/tiaa02029518.pdf

¹³ Conley, Survey of Changes.

defined contribution plans. However, a Pathways to Retirement program that is being implemented at UCLA and UCSD is a potential model for a phased retirement policy at UCB.

IV. Limitations

This report represents the outcome of an initial investigation about perceptions of retirement within a university community and whether some of the existing visions or institutional paradigms are in need of change. Although this initial work was done as a summer research project and is thus inherently limited by time and scope, it is nevertheless clear that there is a strong need for more information and tools for late-career and retired faculty for better understanding campus and administrative policies regarding retirement. At the same time, more information is needed regarding the decision-making process (both institutional and individual) and what it takes to change retirement policies, procedures and the campus climate for retirees. There is also a strong need for more research in these areas, particularly as work with and for retirees occurs within the context of old, outmoded and in some cases no longer relevant perceptions about retirement and retirees. Thus, a real opportunity exists for UCB to be a leader in changing the conversation about the value and role of older adults within - at least initially - the context of a university.

V. Recommendations and Next Steps

A change in culture around retirement and aging needs to occur at UCB. At least two types of policies and programs are needed; the first to address the wider community and the visibility of retirees within it, and the second to expand the options and programming for individuals. Conversations about life after full time employment at UCB need to start early, even when faculty and staff are hired, and be a regular topic of general email announcements. The implementation of programs that support retirees in being integrated on campus, if they choose, will contribute to visibility and a shift away from retirement being equated with

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disappearance. Further, retirement-friendly policies and advocacy need to be institutionalized so that they are not dependent on a few key champions.

Effectively addressing psychosocial issues remains a “black box.” The Coming of Age model¹⁴ developed at Temple University helps people think about their future and aging as part of a life transition. This subject demands more attention and could be the focus of additional research.

The idea for a Center on Transforming Retirement is salient and innovative and would provide many unique opportunities for interdisciplinary, multigenerational research work as well as housing different types of programs under one roof (Pre- Retirement Planning, Learning in Retirement, caregiver support, psychosocial support, financial planning, Calcierge).

Forward-looking institutions and programs should seek to support all retirees by engaging their productive activities and using these to teach and model for younger employees. In this way, unifying and non-divisive programming can be developed that embraces all employees, while advancing the needs and values of UCB. The research and development of this programming as well as tools to assist individuals in exploring their own options are major goals of the proposed Center for Transforming Retirement.

VI. Appendices

- a. Contacts and list of faculty and staff engaged in work on aging
- b. Institutional comparisons
- c. Questions in preparation for Los Angeles interviews, July 15, 2013
- d. Selection of valuable websites and documents

¹⁴ Coming of Age, Temple University, available from: <http://www.comingofage.org/>

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Appendix a. Interviewees and a list of other faculty and staff engaged in work on aging

Name	Department	Focus/Relevance
Interviewees		
Heather Archer	Academic Personnel Director	
Lisa Bagnatori	Calcierege	Faculty transitions
Claude Fisher	Sociology	Social networks
Patrick Fox	UCSF Institute for Health & Aging	Sociology of aging; intersection of biomedicine and aging
Marc Goulden	Faculty Equity and Welfare	Data Initiatives
David Hollinger	History	
William Jagust	Public Health/Neuroscience	Alzheimer's, brain aging, cognition, dementia
Maureen Kelly	Tang/Elder Care	Elder care
Paul Kleyman	New America Media	Journalism focused on aging
Ronald Lee	Center for Demography & Economics of Aging	Intergenerational transfers; life history theory; population aging; population forecasting
David Lindeman	Center for Technology and Aging	Aging and long-term care
Linda Lundberg	Human Resourcess	
Andy Scharlach	Social Welfare	Aging, aging-friendly communities, family issues, long-term care policies
Carlo Sequin	Computer Science	Active PRP participant
Other contacts & People with research or work related to aging at UCB		
Bruce Ames	Molecular & Cellular Biology	Vitamin & mineral metabolism and age-related diseases
Michael Anderson	Agricultural & Resource Economics	Impact of health insurance on health promoting behaviors
Alan Auerbach	Director of the Burch Center for Tax Policy and Public Finance	Tax and fiscal policy; Social Security

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George Brooks	Integrative Biology	Exercise physiology and metabolism
Thomas Budinger	Bioengineering	Quantitative aging
Judith Campisi	Cell biology; Buck Institute for Research on Aging	Molecular and cellular basis of aging; aging and cancer
David Card	Economics	Labor economics; Medicaid; Pension incentives and retirement; labor supply
Danica Chen	Nutritional Science & Toxicology	Aging, diseases of aging, regulation/slowing of the aging process
Lawrence Cohen	Anthropology	Alzheimer's disease, cultural politics of senility; critical Gerontology
Galen Cranz	Architecture	Chairs & body conscious design
Mark D'Esposito	Psychology & Neuroscience	Cognitive neuroscience; working memory
Marian Diamond	Integrative Biology	Effects of aging on the cerebral neocortex
William Dow	Public Health	Health care policy/health economics
Nelcy Dwight	Human Resources	Phased retirement for staff
Josh Goldstein	Demography	Trends in population aging
Gunilla Haegerstrom-Portnoy	Optometry	Mechanisms of visual loss with aging
Ming Hsu	Haas	Neurobiology and decision making
Teh-wei Hu	Public Health	Health economics and aging
Marie Johnson	Economics	Health economics
Rucker Johnson	Public Policy	Longitudinal & life course focus of labor and health economics
Theodore Keeler	Economics	Health economics
Richard Lau	UCOP	
Dale Leitman	Nutritional Science & Toxicology	Estrogen action during menopause, aging, and breast cancer
Robert Levenson	Psychology	Relationship satisfaction among long term couples; emotional functioning as we age; emotional

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		regulation & dementia
Daniel McFadden	Economics	Medicare; Social Security
Guy Micco	Joint Medical Program; Director of the Academic Geriatric Resource Center	Aging/old age; death; medical humanities
James Midgley	Social Welfare	Social Security, social policy and aging
Meredith Minkler	Public Health	Racial & ethnic disparities in health of older adults
Desi Owens	Public Health-Center on Aging	Aging and the arts, Alzheimer's disease, caregiving, death and dying
Barrie Robinson	Social Welfare	Social policy and aging; Gerontology field coordinator for MSW program
Emmanual Saez	Economics	Retirement savings & savings incentives
William Satariano	Public Health	Aging, biostatistics, health and social behavior
Michael Shapira	Integrative Biology	Aging, host-pathogen interactions, molecular biology, lifespan modulation
Michael Silver	Optometry & Vision Science and Neuroscience	Retinal degeneration
Nora Silver	Haas School of Business	
Ira Tager	Public Health	Physical activity and disability in the elderly
Martin Wachs	Civil and Environmental Engineering	Older adults and traffic safety
Ken Wachter	Demography & Statistics	Forecasting kin and family support available to the elderly
Meredith Whiteside	Optometry	Chief of External Geriatric Clinics (home visits & Over 60 Health Center)
John Wilmoth	Demography	Human mortality; longevity and limits to the lifespan; variation in mortality over the lifecourse
Matt Walker	Psychology	Impact of sleep on neurodegenerative & psychiatric disorders (works with Dr. Jagust)

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Other contacts & People with research or work related to aging in the community		
Sue Barnes	UC Davis Retirement Center	
Laura Carstensen	Stanford Center on Longevity	
Lynn Feinberg	AARP	caregiving
Kelly Greene	Wall Street Journal	Reporting on aging and retirement
Nancy Henkin	Temple University	Coming of Age program
Rick Moody	AARP	
Darlene Yee-Melichar	SFSU Gerontology Program	Resilience and aging; the experience of growing old; best practices in nursing homes
Ann Shulman	Greater Good Science Center	

Appendix b. Institutional Comparisons

Institution	Atmosphere/ Climate on campus	Defined benefit/contrib ution?	Healthcare plan?	Pre- retirement planning	Psychosocial support	Phased retirement	Retirement incentives?	Policy on recall	Privileges
Berkeley	Funding cuts for aging-focused programs	Benefit & voluntary contribution	If UCRP monthly retirement income is elected, can be eligible to continue UC medical, dental, vision, etc.	Yes	Not really	No	None currently	Yes	Parking, Cal store, ticket discounts, email, library, faculty club
UCLA	Policies generally unknown among employees; lack of support; innovative undergrad courses in aging	Benefit & voluntary contribution		None apparent	None apparent	No, but Pathways to Retirement establishes a date up to 2 years in advance	None apparent	Yes	Library, parking, rec sports, discount tickets
USC	Programs for retirees reliant on a few advocates; Gerontology program not integrated w/ retirees	Contribution	USC Senior Care Medicare supplement plan	Yes, "Transitions" workshops	Counseling services, Tingstad Older Adult Counseling Center	Yes, maximum of 3 years	None apparent	Can teach or do research on a year to year/fixed term basis	Library, IT services, email privileges, discount tickets, faculty club, parking

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Institution	Atmosphere/ Climate on campus	Defined benefit/contrib ution?	Healthcare plan?	Pre- retirement planning	Psychosocial support	Phased retirement	Retirement incentives?	Policy on recall	Privileges
U. Mich.	Seems way behind anything at UCB; all thru HR and financially focused	Contribution	Remain covered by same plan at time of retirement	"Planning for Retirement" all financially focused	FASAP a resource for active and retired employees; alcohol, drug, marriage problems	Yes, no min or max length of time	None apparent	?	Athletic tickets, rec facilities, library, email, parking, IT support
U. Texas	?	Both - auto enrolled in benefit plan, can choose to add contribution plan		Yes, but financial, insurance, and recall focused	Employee assistance programs - confidential counseling for personal and work concerns; eldercare resources and consults	Yes, maximum of 3 years	Voluntary exit incentive (cannot do phased too)	?	Email, library, discounted tix, rec facilities, parking, computer classes
Boston College	?	Contribution	retiree medical benefit	There's a handbook - couldn't find anything about a program. Financial and insurance focused	Faculty staff assistance program ³ counseling & consultations	?	None apparent	Part-time teaching available but not structured as "recall"	Email, parking, library, faculty dining room, bookstore, cultural and athletic events

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Institution	Atmosphere/ Climate on campus	Defined benefit/contrib ution?	Healthcare plan?	PreG retirement planning	Psychosocial support	Phased retirement	Retirement incentives?	Policy on recall	Privileges
Johns Hopkins	The Academy is housed in a central building on campus and provides emeriti in the Krieger School of Arts and Sciences with money for research and a space to work. Purpose is to foster continued research and scholarship among retired professors. They have the title of Academy Professor. Eligible for participation for 10 years.								

Appendix c. Questions in preparation for Los Angeles interviews, July 15, 2013

This summer, the UCB Retirement Center and the Office of the Faculty have been working on a project to investigate programs and policies at UC Berkeley in the areas of aging and retirement. The University is aware that we have an aging faculty and that it would be beneficial to create more opportunities for junior faculty to move up. At the same time, we do not want to lose the institutional memory and terrific knowledge of these late career faculty members. Our sense is that there's much more we could be doing to support faculty as they transition out of full time employment at Berkeley, and we'd like to ask you some questions about your campus.

1. What is the campus climate around research and education on aging as well as gerontology as a field of academic inquiry? What is the atmosphere at your institution regarding senior faculty, staff, and retirees?
2. Have you seen any impacts of the change in mandatory retirement? Has that generated any concern on campus and, if so, have there been any changes in policies or additional programming?
3. How frequently are issues around retirement, or planning for retirement, discussed? When are they discussed and by whom? How is information about retirement disseminated on your campus?
4. Are policies carried out on a department-by-department basis, or is it institution-wide? What's the level of transparency or clarity around the available options for late career faculty thinking about retirement?

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5. What is your thinking about the value of senior faculty and retiring staff to the campus and larger community?
6. If you could implement any programs or policies around aging and retirement at your institution, what would you do? In an ideal situation, what would be supportive for faculty and staff considering retirement and entering the next chapter of their lives? (What are the biggest barriers or stumbling blocks, as you see it?)
7. Is there any printed material or publications from your institution that might be helpful for us to see?
8. Are there any other individuals or universities that you think we should speak with?

Questions for Association of Retirement Organizations in Higher Education and California Council on Gerontology and Geriatrics:

- what trends do you see emerging to support an aging faculty?
- Are there any campuses you're aware of or anyone who is proactively looking at the subject matter?
- From your vantage point, has there been any impact of aging boomers on campuses- and the desire for different policies, procedures, and programming?

Questions for Fernando Torres-Gil:

- is the Center for Policy Research on Aging addressing any of these issues?
- Do you have any sense of a national effort to address these issues? (ex., through the US Administration on Aging or the Gerontological Society of America) Where do you think the field of aging is in regard to retirement, especially at academic institutions?
- Are you aware of any major foundations – such as Sloan – that are concerned about and investigating these issues?

Appendix d. Selection of valuable websites and documents:

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http://atyourservice.ucop.edu/forms_pubs/misc/retirebook.pdf
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<http://thecenter.berkeley.edu/pdf/FacultyResources.pdf>
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<http://ucfamilyedge.berkeley.edu/ChairsandDeansToolkitFinal7-07.pdf>
18. Boston College, Center for Retirement Research, Boston, MA, 2014, website at:
<http://crr.bc.edu/>
19. Boston College, Retirement Planning and Handbook for Retired Faculty Members, Boston, MA, 2009, available from:
http://www.bc.edu/content/dam/files/offices/hr/pdf/Retirement_Planning_.pdf
20. Suffolk University, NExT3 - A Program for Suffolk Boomer Alumni, Boston, MA, 2013, website at: <http://www2.suffolk.edu/49316.html>
21. American Council on Education, Alfred P. Sloan Projects for Faculty Career Flexibility, Washington, DC, 2011, available from:
<http://www.acenet.edu/leadership/programs/Pages/Faculty-Retirement-Transitions.aspx>
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<http://www.ccg.org/>
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