2020

A PHENOMENOLOGICAL STUDY OF THE TRANSITION TO RETIREMENT OF P-20 EDUCATORS IN THE STATE OF KENTUCKY

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by

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A DISSERTATION

Presented to the Faculty of

The College of Education and Human Services

Department of Educational Studies, Leadership, and Counseling

at Murray State University

In Partial Fulfillment of Requirements

For the Degree of Doctor of Education

P-20 & Community Leadership

Specialization: Postsecondary

Under the supervision of Dr. Randal Wilson, Associate Professor

Murray, KY

August 2020

Acknowledgements

I would first like to thank Dr. Randal Wilson, my dissertation chair, for his continued encouragement, support, patience, and wisdom during my journey through the doctoral program in pursuit of this degree. Some semesters were more challenging than others but his unwavering confidence in my ability to succeed motivated me to persevere. Additionally, I would like to thank the members of my committee, Dr. Teresa Clark, and Dr. Peg Pittman-Munke, for the recommendations and insights they provided that strengthened my research study.

I would also like to thank the participants in my study for their willingness to share their transition experiences into retirement with me. Their kindness, professionalism, and authenticity were greatly appreciated.

Finally, I would like to thank my husband, Rob, for supporting, encouraging, and loving me through this tedious and time-consuming process. To my parents, Bruce and Laura Entwistle and Greg and Lisa Smith, my children, Bobby, Ana, and David, my siblings, Jenna, Brianne, and Brandon, and my best friend, Trish, thank you for listening, guiding, and cheering me on every step of the way. This research study was intended to provide a meaningful contribution to the field of education and I hope that future readers find it to be useful.

Abstract

This phenomenological research study explored the physical, mental, social, emotional, and financial experiences of P-20 educators in their transition from teaching into retirement. A grand tour question and three research questions guided this study. Data collected from interviews with retired educators provided a thorough understanding of the issues experienced during the transition into retirement from the Kentucky public school system. The experiences of recently retired P-20 educators showed that stress was a motivating factor for retirement but not chronic illness, disease, or other serious physical health concerns. Public educators in Kentucky may retire after 27 years of service, and many of the participants in this study retired while still in good health. This study revealed that the absence of workplace activity may well lead to feelings of identity loss, isolation, and a lack of effective time management. The participants expressed a desire for all educators to start preparing earlier for retirement and attend financial planning workshops to ensure a smooth and successful transition into retirement. This research study was not without limitations and further investigation on the topic was recommended.

Keywords: P-20 Education, Retired Educator, Transition, Physical Health, Mental Health, Social/Emotional Health, Financial Health

Table of Contents

List of Tables

Chapter I:

Introduction

Context

Much like other professionals anticipating retirement, P-20 educators may find themselves worrying about the physical, mental, social, emotional, and financial aspects of the transition from employment to retirement. Some may wonder if they will be able to maintain a comfortable standard of living after retirement. Others might hope to travel but remain uncertain whether their finances will allow them that luxury. Some educators may worry about how they will fill their free time after their long-standing routine becomes non-existent. Educators, used to making a significant difference in the lives of others, may wonder how they will be able to continue to positively impact other people after they retire. Some educators may worry that maintaining relationships with colleagues may become challenging since they will no longer see one another on a regular basis. After all, the schedule of an employee differs drastically from that of a retiree. Some educators face a multitude of work-related concerns including job loss, grief, guilt, loss of self-esteem, loss of social support, and loss of identity (Archer & Rhodes, 1993). Others, however, welcome the change and look forward to new opportunities for exploring hobbies, volunteer work, relocation, and spending time with loved ones.

Retirement is the termination or withdrawal of employment from a company or business, after having finished an active working life ("Law Insider Resource Center," 2020). The context of retirement, however, differs depending on the people and situations involved. For some educators, retirement means leaving the field of teaching and moving onto another venture, either full-time or part-time. For others, it means the absolute end of a career. The Internal Revenue Service (IRS) identifies the normal retirement age (NRA) as 67 for people born after

1960. However, public servants, police officers, and military members typically receive full benefits after a certain number of service years rather than a specific age. In the case of P-20 public educators in Kentucky, that number is 27 years of service (“Teachers’ Retirement System Kentucky,” 2019). For example, a female teacher in Kentucky who begins her career at age 25 would be able to retire with full benefits at the age of 52. Since the average life expectancy of women in the United States is 81 years old, she would have 29 years left after retirement to do what she wanted (Berk, 2018). In this case, she might not wish to retire so young. She may, instead, opt to continue working until her health prevented her from doing so. Or, she may decide to work part-time and enjoy a few days a week to herself. Many teachers continue working past their NRA simply because they feel a strong sense of fulfillment from their career.

Ultimately, the decision to retire is an extremely personal one dependent upon an array of personal and professional factors. Educators must account for all physical, mental, social, emotional, and financial considerations before making the commitment to leave one stage of life and begin another.

Purpose of the Study

The purpose of this study was to determine what motivated P-20 educators to retire, how they prepared for their career departure, and how they handled the transition process from employment to retirement. The researcher anticipates that the findings will help all educators, regardless of grade level or subjects taught, to prepare physically, mentally, socially, emotionally, and financially for the departure from their educational career. Improvements in preparation can assist all educators in achieving a smooth, comfortable transition experience. The researcher purposefully selected the participants interviewed for this qualitative research study.

Schlossberg's Transition Theory provides a theoretical framework that helps to explain the transition process people experience when they retire. This theory applies to multiple groups of people transitioning into retirement, including university faculty members (Goodman & Pappas, 2000). Schlossberg defined a transition as "any event, or non-event that results in changed relationships, routines, assumptions, and roles" (Goodman, Schlossberg, & Anderson, 2006, p. 33). Anticipated transitions include graduating from school or beginning a career. Unanticipated transitions include losing a job, divorce, and death. Non-events are situations that people expect to occur but they do not, such as failure to gain acceptance to a university (Schlossberg, 2004).

Schlossberg explained that how people cope with a transition depends on the 4 S's: situation, self, social support, and strategies (Goodman et al., 2006). A person's "situation" is anything that triggered the event and how much control a person has during the process. Unplanned, uncertain situations create stress and tend to present challenges for people trying to cope with them. Additionally, the duration of a situation affects a person's ability to manage the stress related to it (Schlossberg, 2004). "Self" refers to personal and demographic characteristics that affect how a person views life, such as age, gender, ethnicity, and health status. "Social support" describes a person's intimate relationships, network of friends, family units, and social communities. Finally, "strategies" are coping mechanisms, such as tools that help a person to modify, control, or create meaning of a situation (Goodman et al., 2006). The researcher used Schlossberg's Transition Theory to better understand participants' experiences during their transition from the field of education to retirement.

Conceptual Framework

Although some authors consider phenomenology to be about experience, others describe phenomenological research more broadly, as an "in-depth study of a specific phenomenon, group or individuals, or of perceptions of social phenomena" (Notter & Burnard, 2006, p. 151). These authors discussed components of phenomenology that align with the experiences, essence, and phenomena associated with P-20 educators transitioning from the field of education to non-employment.

The experiences of all retired educators vary according to age, physical health, financial circumstance, and level of preparation. Some educators look forward to retirement because of the freedom that accompanies it but others view it as a frightening step into the unknown. The commonality of experience, and the tie to phenomenology, is the fact that every educator goes through experiences prior to, during, and after retirement that shape the path for the rest of their lives. The researcher used interviews to capture the unique experiences of each participant and analyzed the interviews to detect common themes during the transition to retirement.

Essence is something "universal in experience" (Kendall, 2006, p. 1152). Shared experiences help people to understand essence. For example, the essence of retirement, while different for each educator, has an underlying essence known to all. Some can describe the essence in words, but others believe it is a feeling. Essence captures what is common for all members of a group and helps to explain any underlying feelings or deeper meanings tied to an event (Kendall, 2006). The essence of the transition to retirement was analyzed to find out if there were any universal experiences felt by all P-20 educators before, during, and after retirement.

A phenomenon is as a fact, occurrence, or circumstance that can be observed (Notter & Burnard, 2006). Phenomenology is frequently referred to as a philosophy rather than a scientific research method (Notter & Burnard, 2006). The researcher analyzed the phenomenon of how P-20 educators prepare for, and experience, the transition from employment to retirement in this qualitative study.

Research Questions

The researcher used in-depth interviews to collect detailed data from recently retired educators to address the research questions for this study. The researcher also used three research questions to guide the interviews and these led to additional questions that could provide data to answer the grand tour question.

Grand tour question: How do the individuals describe their experience as P-20 educators transitioning from teaching into retirement?

Research question 1: How do the individuals describe their preparation for retirement from the field of research?

Research question 2: How do the individuals describe their transition process from a P-20 educator to a retired professional?

Research question 3: How do the individuals describe the motivating factors that led them to the decision to retire from the field of education?

Significance of the Study

People both inside and outside of the field of education commonly understand the terms P-12 and K-12. P-20, however, is not yet a concept clearly understood by all. The more research, explanations, and data about P-20 scholars can provide, the better educators and non-educators alike will comprehend P-20 and its role in education. This study describes the P-20 components of innovation, implementation, diversity, and leadership and how they work to define and support numerous elements along the P-20 continuum *(Doctorate of Education in P-20 and Community Leadership*, 2017). This description provides the reader with a clearer understanding of what P-20 is and how it relates to retired educators.

This qualitative study is practically significant because it explains the importance of financial literacy during the retirement process. Some of the participants believed they were financially prepared only to later become overwhelmed by everything they neglected to accomplish. Financial planners and advisors play a key role in the retirement transition process, especially for those who lack pecuniary understanding. This study described the Kentucky Teacher Retirement System (KTRS) and the role it played during the participants' transition to retirement. Most of the individuals interviewed for this study were members of KTRS and discussed the benefits and drawbacks of this retirement system.

Social and emotional issues during educators' transition to retirement were explored in this study, namely changes in routine, sociability, loneliness, and depression. Physical and cognitive challenges such as deterioration in health, stress, disease, and illness were addressed as well.

Assumptions

This qualitative phenomenological research study that explored the transition to retirement of P-20 educators in the State of Kentucky included one assumption. The researcher assumed that the subjects would be honest when answering the interview questions. The reliability and results of this study depended upon the interviewees providing accurate answers to every question asked. Dishonest responses may skew the data and fail to provide meaningful and useful results.

Limitations

The researcher conducted this qualitative study with recently-retired P-20 educators in the State of Kentucky. Data were collected through in-depth interviews, note-taking, and observations. Every interview was audio-recorded, with permission from the participants, and the recordings were transcribed. A limitation of this study was the subjective nature of qualitative research. Qualitative data are difficult to generalize. “Although no qualitative studies are generalizable in the statistical sense, their findings may be transferrable” (Marshall & Rossman, 1999, p. 43). However, this study provided descriptions and lived experiences of how P-20 educators in Kentucky view their transition into retirement.

Delimitations

This phenomenological study provided information from recently retired P-20 educators in the State of Kentucky. All the subjects interviewed retired between one and three years ago so the effects of the transition process were readily recallable and still unfolding in many areas of their lives. The timeframe for this study, including data collection and interviews, was six months.

Definitions

Cost of Living Adjustment **(COLA)** is an increase made to social security and/or supplemental security income in an attempt to counteract the effects of inflation (Kenton, 2019a).

Financial Literacy is the education and understanding of financial concepts including personal finance, money, and investing (Kenton, 2019b).

Financial Preparedness is having access to and a thorough understanding of personal financial, insurance, and medical records (Financial Preparedness, 2019).

Internal Revenue Systems (IRS) is a United States government agency responsible for the collection of taxes and the enforcement of tax laws (Segal, 2019).

P-20 is the seamless development of all learners, prenatal through adulthood (P-20 System and Student Transitions, 2019).

Reciprocity is a mutual or cooperative exchange of favors or privileges (Behavioral Economics, 2020).

Retirement is the termination or withdrawal of employment from a company or business, after having finished an active working life (Law Insider Resource Center, 2020).

The Kentucky Teacher Retirement System **(KTRS)** is a benefit retirement plan that pays a defined amount upon retirement based on length of service and final average salary of the employee ("Teachers' Retirement System Kentucky," 2019).

Transition is the psychological process of letting go of the way things used to be and embracing the way they become (Bridges, 2001).

Summary

This chapter provided an overview of the issues addressed and a reasonable justification for performing this qualitative research study. This study aimed to explore and conceptualize the experiences of P-20 educators as they transitioned from the field of teaching into retirement. The findings may help all educators, regardless of grade level or subjects taught, prepare physically, mentally, socially, emotionally, and financially for the departure from their educational career. By understanding how retired educators faced challenges and obstacles along their paths to retirement, current educators may be better able to anticipate and even circumnavigate those pitfalls. Perhaps a little guidance through the transition process would alleviate the anxiety that some educators feel when it comes to retirement. Chapter II provides a review of pertinent and available literature related to the topic of transition and retirement.

Chapter II: Literature Review

This chapter has seven sections, each detailing an aspect of the retirement process experienced by educators when they transition from the field of education to non-employment. The first section defines the relatively new concept of P-20 and its role in education. P-20 encompasses many themes but four of the more prevalent are: innovation, implementation, diversity, and leadership *(Doctorate of Education in P-20 and Community Leadership*, 2017). The second and third sections describe the physical and mental health concerns of retired educators through the process. Retirement is as much a mental experience as it is a physical one, so it is important for educators to be in the right state of mind and body. Material in the fourth and fifth sections address the social and emotional issues retired educators experience during their transition to retirement. Leaving the workplace means letting go of a professional identity of which many educators had become fond. Retirement also means less social interaction with colleagues and more pockets of free time throughout the week. The sixth section examines the literature related to the topic of financial literacy in retirement. Proper financial preparation is a key element for a successful retirement but not every educator anticipates the amount of time, energy, and resources necessary for a satisfactory retirement. The final section outlines KTRS, as it pertains to Kentucky educators.

P-20 Education

The concept of P-20 is a relatively recent development in the field of education. In the past, the focus of education has been within the K-12 realm; P-20 expands the parameters of education to include the period before kindergarten and the time after twelfth grade. The “P” stands for “preschool” and the “20” symbolizes the transition from high school to college or the workplace and beyond into lifelong learning. Supporters of the P-20 paradigm understand that learning occurs both inside and outside of the classroom and should not be limited to academic settings. P-20 education includes preschool, elementary school, middle school, high school, vocational school, community college, four-year institutions, graduate school, specialty schools, continuing education, professional development training, and any form of education that occurs beyond a terminal degree. Learning never stops. The process of graduating from one level to the next signifies the end of one phase and the beginning of another. K-12 is restrictive; whereas, P-20 encompasses a wider continuum of educational stages. For this qualitative research study, the researcher chose 12 participants to represent the P-20 continuum; there were four elementary teachers, two middle school teachers, two high school teachers, and three college professors. This study included innovation, implementation, diversity, and leadership, four important pillars of P-20 education, to provide further understanding of the concept of P-20 education *(Doctorate of Education in P-20 and Community Leadership*, 2017).

Research Questions

The researcher used in-depth interviews to collect detailed data from recently retired educators to address the research questions for this study. The researcher also used three research questions to guide the interviews and these led to additional questions that could provide data to answer the grand tour question.

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Innovation is one of many pillars supporting the P-20 continuum *(Doctorate of Education in P-20 and Community Leadership*, 2017). To be innovative means to embrace newness and the change that accompanies it. Innovation in a business sense generally refers to creating more effective products or processes (Barringer & Ireland, 2012). In the field of education, however, innovation involves changing current practices or shifting ideas to accommodate a changing environment. Overall, innovation means alternating, restructuring, reorganizing, or transforming a product, system, or method for the betterment of the people or processes involved ("Innovation," 2018). Innovative people are not afraid to try and fail, because they understand that with failure comes lessons learned. Innovative people tend to be risk-takers and seize opportunities that come their way. They ask questions and crave a full understanding of material instead of isolated pieces of knowledge (Wiggins & McTighe, 2005).

P-20 education is innovative because it has expanded upon the well-known K-12 educational focus in a way that no program before it ever had. Proponents of P-20 believe that students should experience a smooth transition after high school to either institutions of higher education or the workplace. College or career readiness should not begin when students graduate from high school; it is a process that students must explore in elementary or middle school with their parents, teachers, and guidance counselors. Figuring out personal interests, discovering talents, and analyzing academic ability levels early in their school career helps students to feel much more prepared when they get to high school and must select classes for either a college or a career track (Schneider, 2008).

P-20 educators are innovative because they often mentor novice teachers entering the field. “Mentors are different from other supports for novices in that they are members of the professional community that the novices are entering” (Schneider, 2008, p. 116). A knowledgeable and skilled mentor can guide a novice teacher’s thoughts and actions in all aspects of teaching. As mentors, P-20 educators can assist new teachers in planning lessons that promote inquiry, support interaction with students, and offer effective pedagogical content knowledge (Schneider, 2008). P-20 educators are flexible, creative, and purposeful in their quest for innovation.

P-20 education and implementation. Implementation is a second pillar that supports P-20 education *(Doctorate of Education in P-20 and Community Leadership,* 2017). Implementation is the process of carrying out an idea or plan and seeing it through to completion. The field of education is full of possibilities but if none of them come to fruition, no one benefits. P-20 implementation involves reclaiming the social good through practices and policies in higher education (St. John, Daun-Barnett, & Moronski-Chapman, 2013). Implementation supporters answer the questions, “Who will this benefit?”, “How will this be received?”, and “How will this create a positive change?” Part of the P-20 educational belief is that students should undergo a smooth transition from high school to college or the workplace. By implementing personality and interest surveys, career exploration opportunities, and mentors in elementary and middle school, students enter high school with a better understanding of their hobbies, career interests, likes/dislikes, learning styles, and ability levels.

P-20 educators take active roles in implementing meaningful curricula for their students. They do this by identifying the successes, failures, strengths, and weaknesses of their students (Scott, 1994). They gather and analyze student achievement and create purposeful lessons that meet the varying needs of their students. This process involves planning, structure, implementation, evaluation, and accountability (Scott, 1994). The creative and innovative nature of P-20 educators allows them to identify what needs to change in the classroom and acquire the resources needed to implement that change.

P-20 education and diversity. Diversity is a third pillar supporting P-20 educational practices *(Doctorate of Education in P-20 and Community Leadership*, 2017). Diversity is commonly associated with race, ethnicity, gender, age, sexuality, or ability and for P-20, it is all these characteristics combined. Schools have a responsibility to institute policies and procedures that promote fairness among students (Bolman & Deal, 2014). Diversity can create situations that teach empathy, patience, understanding, and acceptance. Diversity along the P-20 continuum includes teaching students about oppression, social justice, power, privilege, cultural sensitivity, and personal bias (Drake, 1993). The more educational experiences students encounter, the greater their exposure to diversity becomes. Awareness and tolerance of diversity are admirable but understanding and acceptance are the ultimate goals.

P-20 educators foster diversity in their classrooms by showing sensitivity to their students' cultural orientation and infusing the curriculum with materials that represent different cultural and ethnic groups (Drake, 1993). Teachers are responsible for creating a welcoming classroom climate; their cultural awareness and knowledge of differences play a critical role in the development of this climate. "Teachers do not have to be experts on different cultures, but they must be sensitive to the fact that cultural differences must be respected and represented"

(Drake, 1993, p. 265). P-20 educators strive to be role models for their students. They seek to generate experiences that promote diversity, respect, and acceptance of others while providing students with rich and culturally-relevant lessons that successfully instill in students a concern for all people (Drake, 1993).

P-20 education and leadership. Leadership is a fourth pillar that supports P-20 education *(Doctorate of Education in P-20 and Community Leadership*, 2017). Sometimes leadership takes the form of teacher-student relationships, but it often expands beyond the classroom setting. P-20 leadership could be a job coach shadowing new employees to make sure they fully comprehend the responsibilities of their new job. P-20 leadership could also be a local librarian offering continuing education courses to retirees on a Tuesday morning. The topic of P-20 leadership is broad and multi-faceted. Leaders must not be afraid to be purposeful, introspective, and reflective, remembering that they are more effective leaders once they have come to fully understand themselves (Cashman, 2008). For leaders to be successful, they must be aware of their leadership style and how their actions affect those they lead.

There are many different schools of thought when it comes to leadership styles but the ones most commonly experienced within organizations fall into four categories: structural, human resource, political, and symbolic (Bolman & Deal, 2014). Structural leaders focus on detail, insist on clear goals, appreciate organization, and concern themselves with the relationship between strategy and their environment (Bolman & Deal, 2014). Structural leaders understand that if they do not build their leadership upon a strong foundation, their organization will crumble. Human resource leaders place emphasis on people's needs and what they wish to gain from the organization. They connect people to positions that will address their desire for human contact, personal growth, and job satisfaction (Bolman & Deal, 2014). Human resource leaders know that when people feel appreciated and valued, they will perform better at work. Political leaders address issues of conflict and resolution. They realize that individuals and interest groups will, at times, have hidden agendas, and work to build support and camaraderie in the face of tension (Bolman & Deal, 2014). Lastly, symbolic leaders are concerned with addressing their employees' craving for a sense of purpose and fulfillment in their work. They inspire people to dream, imagine, create, and celebrate, recognizing a deeper meaning behind what they do and why they do it (Bolman & Deal, 2014). P-20 educators recognize the value in each of these leadership types and adapt their frames to meet the needs of their students.

Physical Health During the Retirement Transition

The life expectancy in the United States is 78.8 years old with an average age of 76 for men and 81 for women (Berk, 2018). The percentage of older adults is expected to rise from 13% of the American population to almost 20% by the year 2030. People are living longer and experiencing a greater quality of life due to the advances in medical treatment in the United States (Berk, 2018).

Physical challenges. With longer lifespans, however, comes inevitable physical changes and declines in overall health. Deterioration of the body plays a significant role in deciding when to retire. Sometimes people retire in good health, but other times they retire because their failing health compromised their job performance. One common ailment people of retirement age experience is presbyopia, or the thickening of the lens combined with the weakening of the eye muscles (Berk, 2018). People encounter difficulty reading small print, a sensitivity to glare, and challenges when driving on dimly-lit roadways (Berk, 2018). Approximately 14% of Americans ages 45-64 suffer from adult-onset hearing loss, or presbycusis. They first notice a decline in sensitivity to high-frequency sounds and difficulty understanding spoken words amid background noise. Hearing aids help immensely, but some older adults hesitate due to the stigma associated with hearing aids. Partial or complete loss of vision or hearing can significantly affect the decision to retire.

Cancer and cardiovascular disease are the leading causes of death in the United States for people between the ages of 40 and 65 (Berk, 2018). Among men, cancer deaths exceed cardiovascular disease deaths by a narrow margin but among women, cancer is overwhelmingly the leading cause of death. Lung cancer is the most common cause of death for both men and women, with a low survival rate. The survival rates are high, however, for people with breast or prostate cancer. Surviving cancer is certainly a cause for celebration, but the process of seeing it to the end is emotionally trying and physically exhausting for all involved. Cardiovascular disease claims the lives of approximately 25% of Americans every year (Berk, 2018). Many doctors have labeled the indicators of cardiovascular disease “silent killers” because people often experience no prior symptoms (Berk, 2018). A heart attack is indeed severe, though, and can bring on forced retirement in many cases. Over 50% of heart attack victims pass away before reaching the hospital and another 15% during treatment (Berk, 2018). People must pay special attention to pain in the upper back or arms, intense anxiety, dizziness, heart palpitations, and extreme fatigue because those symptoms could be related to an impending heart attack (Berk, 2018).

Stress is another physical challenge often experienced during the transition to retirement and stress management strategies are key in handling various stressors in a positive manner. Problem-focused coping helps to reduce emotional stress and emotion-focused coping allows people to face problems in a calm fashion (Berk, 2018). Strategies used to effectively manage stress include: viewing life as fluid, setting reasonable goals, considering alternatives, seeking social support, exercising regularly, and mastering techniques for relaxation (Berk, 2018).

Mental Health During the Retirement Transition

The first step in mentally preparing for retirement is committing to the decision to retire. Ending a career involves a careful planning process with several steps (Strasser & Sena, 1990). Firstly, people must be psychologically ready to retire, considering any health concerns, time limitations, and financial constraints that might affect the process (Strasser & Sena, 1990). Secondly, they must begin to relinquish their professional identity that they have grown accustomed to over the years. They must come to terms with the fact that they will experience a loss of social interaction, namely with employers and colleagues. They may feel underchallenged. Thirdly, retirees must be prepared to re-order their daily routines. They may have followed structured daily schedules at work, but find that after retirement, blocks of free time open every day. Deciding how to manage free time is a pleasure for some, but a stressor for others. Retirees' sense of self often changes during the transition process and it is important not to become lost in the shuffle (Strasser & Sena, 1990).

Identity loss. Retirees in any profession, including education, may experience an identity shift or loss immediately following retirement (Laura, 2017). They may grieve the changes to their daily routine, a decrease in social interaction, less physical and mental activity, or the loss of a paycheck (Laura, 2017). They may also feel shock, disbelief, guilt, fear, irritability, confusion, apprehension, or a sense of emptiness (Laura, 2017). These feelings may increase if the retirement was sudden or unexpected. "Many retirees report feeling lost and purposeless shortly after they leave work. Without the purpose that work brings, they begin to wonder who they are, and what they should do" (Schwartz, 2020, p. 3). Not every retiree enters the next season of life feeling confident and secure in their decision to retire.

Time management. Upon retirement, individuals may face challenges in adapting to the way they manage their time. "Successfully adapting to retirement is critical for maintaining life satisfaction and the quality of life" (Wang, Wu, & Wu, 2014, p. 591). Retired educators must balance their time, energy, and resources as they experience an increase in time but a decrease in physical ability and health. They have more time to participate in leisure activities and connect with their social networks. Dissatisfaction may occur when retirees fail to manage their time appropriately or overextend themselves (Wang et al., 2014).

Social Health During the Retirement Transition

Educators who retire with a sense of satisfaction and achievement tend to reflect upon their life through a lens of integrity (Berk, 2018). They look back on their younger years with pride because they were able to achieve marital contentment, close relationships with their children, strong community involvement, and a sense of self-acceptance (Berk, 2018). Retired educators also look back on their social status during their working years. Teachers in the United States, Japan, Germany, and Taiwan often enjoy a positive social status within their schools and communities as the profession of teaching is highly respected (Bih-Jen & Hsiou-Huai, 2002). Teachers in these countries also enjoy relatively high prestige and favorable job satisfaction. The number of older adults is increasing throughout the world, which means more social health opportunities for making new friends, discovering different hobbies, and discerning meaningful methods of service (Bih-Jen & Hsiou-Huai, 2002). Feeling a sense of integrity after retiring and being able to reflect upon a teaching career that truly made a difference for others gives retired teachers a sense of pride and satisfaction (Berk, 2018). Also, choosing when to retire instead of feeling forced out of a position helps teachers to maintain their dignity and retire with a strong and secure social health status (Berk, 2018).

Family dynamics. Retirement, like unemployment, affects family members and impacts the dynamics of the relationships within families. Couples typically experience an adjustment period immediately following retirement. After spending 70% of their time apart during their working years, couples find themselves together approximately 80% of the time, day after day (Strasser & Sena, 1990). Family roles and responsibilities shift as couples figure out their new routines. Some couples, however, affirm that their marriage provides a much-needed source of consistency and stability as they transition into retirement (Strasser & Sena, 1990). Spousal support during the transition is key.

Emotional Health During the Retirement Transition

People are often uncomfortable with change because the unknown can be scary. When change occurs, people may feel a sense of disequilibrium or a loss of control over their lives. Transition, on the other hand, is what happens inside of peoples' minds as they experience change (Bridges, 2001). Change is external and can overwhelm quickly; whereas, transition is internal and usually occurs over a longer period (Bridges, 2001). When people begin to transition but then are suddenly interrupted, they typically end up right back where they were emotionally before the transition began. Transition occurs when people end one season of their lives and begin another. Ideally, people make peace with everything that happened in the old season before the new one starts, but such is not always the case. Bridges (1991) describes the relationship between change and transition as complicated because some people allow themselves to succumb to distractions to avoid having to let go of past experiences. They may not actively resist change, but instead, remain fixated on the losses that accompany the change.

Changes in routine. Retirement is arguably one of the most difficult transitions people experience in life for numerous reasons. Typically, it involves leaving a place of employment in which people were comfortable, felt successful, created friendships, experienced professional productivity, and enjoyed a structured routine with daily expectations (Walz, Craft, & Blum, 1991). For teachers, it meant waking up at the same time every morning, driving to the same school, greeting the same students, and teaching content material for the same subjects every single day. Daily routines might have shifted slightly due to an assembly, guest speaker, fire drill, field trip, or an unexpected occurrence, but normally, teachers knew what to expect each day when they arrived at work. In fact, they had a certain amount of control over their days, which created comfort, predictability, and confidence.

Once teachers retire, they face the strong possibility of losing the self-worth that came from the recognition of a job well done (Walz et al., 1991). They may find themselves having to survive on a reduced income, leading to restrictions in their quality of life. They lack the structure of a daily routine and may be unsure of what to do with their abundance of free time. Since they no longer see their coworkers on a regular basis, they may find themselves missing that daily social interaction. A lack of social contact often leads to feelings of loneliness, isolation, restlessness, helplessness, and negative self-worth (Walz et al., 1991). Their career, which used to be the focus of their lives, must now be replaced with something else.

Educators cope with their loss of involvement after retirement in a variety of ways. Some decide to pursue part-time employment in a field of interest less demanding than teaching. Others engage in volunteer work, pursue hobbies, or make a point to visit friends and family they have not seen in a while due to the previous demands of their career. Still others partake in seminars, professional development workshops, and university classes as a means of recreation and pleasure (Walz et al., 1991). Travel is also an option for retired educators who can afford it.

Loneliness, depression, and suicide. Depression affects 20-25% of Americans ages 18 and older every year, but only half of all who experience depression seek treatment ("Suicide Awareness," 2019). Approximately 80%-90% of people who undergo treatment for depression experience success using therapy and/or medication. For the other half of Americans who experience depression but suffer in silence, loneliness and isolation become a way of life. Loneliness is a term that denotes how people perceive their experience and how they feel. Isolation, on the other hand, measures the size of peoples' social networks, the frequency of their social engagements, their access to resources and support, and the availability of transportation ("Suicide Awareness," 2019) More than 8 million adults over the age of 50 experience isolation, placing retired educators into this group ("Suicide Awareness," 2019). Isolation in older adults is often the result of multiple causes including: (Singh & Misra, 2009).

- Failing mental and/or physical health
- Poorly designed communities
- Lack of emotional support
- Illness and/or death of loved ones
- Ageism
- Transportation restrictions
- Poverty
- Lack of opportunities
- Racial/ethnic inequalities
- Becoming a caregiver

- Retirement

There is one death by suicide every 12 minutes in the United States, and there is one suicide for every four suicide attempts by the elderly (“Suicide Awareness,” 2019). The past 10 years reveal the highest increase in suicide in the United States. Many older adults who endure loneliness and depression for an extended period turn to suicide to end their suffering. Suicide takes the lives of over 44,965 males ages 50 and older. For older adults, suicide is more common among those who have been divorced or widowed. Making the decision to take their own lives is a direct result of poor choices and feelings of hopelessness, defeat, and despair (Singh & Misra, 2009). These feelings can manifest as anger, contempt, and the urge to blame others for their own personal failures (Berk, 2018). Erik Erikson refers to this psychological conflict experienced at the end of life as Ego Integrity Versus Despair (Berk, 2018).

A cross-sectional research study conducted with 445 retired teachers found that the 43 who were internet users were not as lonely as the 402 who were non-internet users (Saboor, Sahaf, & Sum, 2014). The participants rated themselves using a Social and Emotional Loneliness Scale (SELSA) and answered questions regarding their families, friends, and romantic relationships. The findings indicated that loneliness and depression among retired educators who did not use the Internet were higher than in those who used the Internet on a regular basis. The study suggested that the Internet could help to overcome loneliness experienced by retired teachers (Saboor et al., 2014).

Financial Health During the Retirement Transition

Dedicated and comprehensive financial planning is necessary to ensure a comfortable and enjoyable retirement. Greater funds tend to provide a wider variety of options when it comes to travel and leisure activities for retired educators (Spokus, 2002). Sufficient retirement income depends on a host of elements including: age at retirement, anticipated needs of retirees, the number of years spent planning for retirement, the current state of the economy, and adequate financial literacy. Many retirees find financial planners and advisors useful because the mere thought of preparing for retirement can be daunting, especially for those without adequate knowledge of financial affairs ("The Value of an Edward Jones Financial Advisor," 2019). Sitting down with a planner before retirement allows educators to start anticipating their financial future. Advisors assist their clients' focus and organize their goals when it comes to spending and saving money. They help retirees prioritize their finances, adapt to unexpected events, and remain calm through challenging transitions. Retirees often experience nervousness as they near retirement age and start to second-guess every financial decision ("The Value of an Edward Jones Financial Advisor," 2019). Advisors play an important role in helping to evaluate how much savings people will need for retirement as well strategies and timelines to help them reach their goals. Some people seek assistance because they worry they will not have enough income to make their retirement dreams a reality. They appreciate the fact that financial planners adjust strategies as needed and remind them to make realistic decisions about spending so that they can enjoy themselves for many retired years to come ("The Value," 2019).

Perceived financial preparedness. Financial preparedness requires active financial involvement, which is the process of gathering relevant information, organizing monetary records, meeting with planners or advisors, and reading material about investments to fully understand the financial aspect of retirement (Segel-Karpas & Werner, 2014). The process may seem overwhelming at first. Financial advisors suggest that educators seek to comprehend factors such as current income, personal savings, the pension system, and current economic issues (Segel-Karpas & Werner, 2014). Perceived financial preparedness describes how knowledgeable educators are about their financial situation at present. Lack of pecuniary understanding and financial literacy impedes the planning process leading to retirement. People who perceive themselves to be competent in banking and budgeting matters indicate that they are financially prepared to retire (Segel-Karpas & Werner, 2014).

The Kentucky Teacher Retirement System

The Kentucky Teacher Retirement System (KTRS) was established by law in 1938 and became operational in 1940 ("Teachers' Retirement System Kentucky," 2019). KTRS is a joint-contributory system, meaning that both members and employers pay into the system and the earnings from KTRS investments are stored in a reserve and used to pay the system's annuity. There are five reserve funds within KTRS: member, employer, benefit, unallocated, and administrative expense reserves. ("Teachers' Retirement System Kentucky," 2019). A member reserve consists of money paid into a teacher savings fund that then transfers to the member upon retirement. The State of Kentucky matches the contributions made by all members. An employer reserve, also known as a State Accumulation Fund, is one in which state appropriations are based on members' salaries, which accumulate over time ("Teachers' Retirement System Kentucky," 2019). A benefit reserve is a fund designed for disability, survivor, and retirement benefits paid out to all members. Once the money from this fund is depleted, retirement benefits come out of an unallocated reserve. Money transfers from unallocated reserves into administrative reserves to pay for all the system's administrative expenses.

Membership in KTRS is mandatory for all public elementary and secondary school teachers in Kentucky whose positions require certification or a degree from a four-year institution ("Teachers' Retirement System Kentucky," 2019). Part-time educators and substitute teachers may join KTRS as well, but they must complete at least 69% of a full contract year before they are eligible for benefits. For instance, a substitute teacher in a school district with a 187-day contract must work for 129 days to qualify for eligibility. University employees in Kentucky may join KTRS if they are employed on a full-time basis and their position requires either certification or graduation from a four-year institution. Full-time employment is working on a continuous basis for 7/10th of the fiscal year. Currently, KTRS consists of over 72,700 active members and 39,300 annuitants ("Teachers' Retirement System Kentucky," 2019).

Age and service requirements. Members can become fully vested in a retirement plan after they have completed five years of teaching. To qualify for lifelong monthly retirement payments, teachers must complete 27 years of service in Kentucky or reach the age of 55, having taught for at least five years in Kentucky schools ("Teachers' Retirement System Kentucky," 2019). Educators who retire before age 60 and have fewer than 27 years of service do not receive full retirement benefits. Non-university retirees receive monthly payments equal to two percent (service prior to July 1, 1983) and 2.5% (service after July 1, 1983) of their average salaries for each year of teaching. University employees receive monthly benefits equal to two percent of their average salary for each year of teaching. Educators who became members after July 1, 2002 receive monthly benefits equal to two percent of their average salaries for each year of teaching. KTRS also provides disability benefits for members at a rate of 60% of their average salary. The retirement formula utilized by KTRS to calculate benefits is:

Final Average Salary x Total Years of Service x 2.5%.

For instance, if an educator retires after 27 years of teaching with an average salary of $60,000, he/she would receive a lifetime monthly payment of $3,375 ("Teachers' Retirement System Kentucky," 2019). A standard statutory cost of living adjustment (COLA) is provided to retirees at 1.5% annually. The General Assembly must approve all other teacher benefit amendments.

Retirement preparation checklist. KTRS offers some helpful guidelines for educators who plan to retire within one year. Preparing for retirement requires careful research, review, and reflection. KTRS breaks down the process into 12, six, three, and one-month increments (“Teachers’ Retirement System Kentucky,” 2019).

When educators are 12 months away from retirement, they should:

- Speak with a deferred compensation representative
- Research long-term health care
- Prepare a retirement budget
- Request an estimate of retirement benefits
- Review annual KTRS statements
- Learn the rates for KTRS health insurance
- Create a retirement folder

When educators are six months away from retirement, they should:

- Determine if they have a reciprocity account with another Kentucky retirement system
- Locate all documents for themselves and their beneficiaries including social security cards, birth certificates, and marriage certificates
- Certify what service credit can be purchased
- Become familiar with their employer’s retirement notification policy

When educators are three months away from retirement, they should:

- Speak with a tax advisor
- Complete retirement application for KTRS
- Speak with employers about lump-sum or rollover payout options for sick and/or compensatory leave
- Contact the social security office if they are 65 years old

When educators are one month away from retirement, they should:

- Ensure their KTRS application is complete
- Submit all required documents
- Make sure all reciprocity account applications are complete
- Remove personal belongings from their workspace by the retirement date

Summary

This chapter has presented pertinent research regarding the transition process from employment into retirement. The research is relevant to the study because it discusses the importance of planning physically, mentally, socially, emotionally, and financially for the transition to retirement. The research also explains KTRS and its eligibility requirements, benefits, options, and monthly preparation tasks. Chapter III presents the methodology for this study.

Chapter III:

Methodology

This chapter begins with a rationale for conducting a qualitative study with a phenomenological focus, explains the investigation approach of the research design and details the sampling method used for this study. The next section describes the study setting and the role of the researcher in gathering data, followed by the research questions. The subsequent section examines the criteria used for selecting participants and describes the system used for collecting and storing data. Toward the latter part of this chapter is information on the procedures and instruments used to perform this study and the statistical tools applied to analyze and measure the data. Finally, the chapter concludes with an outline of data security methods and ethical considerations.

Research Design

Creswell (2013) detailed five approaches to conducting qualitative research: narrative, phenomenological, grounded theory, ethnographic, and case study. He explained that each approach collects, organizes, and analyzes data in a particular manner and that researchers must carefully select the approach best suited for their specific study. Since the phenomenological approach allows for an exploration of personal interpretations, the researcher opted to use that approach for this study of P-20 educators' transition into retirement.

Purpose of the Study

Researchers conduct qualitative studies when they want to collaborate directly with participants, hear their stories, explore their feelings, and find meaning in their experiences (Creswell, 2013). Qualitative researchers desire a complex, detailed understanding of their participants’ situations when they sit down for interviews. Creswell argued that qualitative research requires time, resources, and a strong commitment to personal interaction with participants. He pointed out that there are multiple important characteristics of qualitative researchers including that they are key research instruments, they gather information from multiple sources, they use both inductive and deductive reasoning, and they interpret data using their own perceptions and background knowledge (Creswell, 2013). The use of qualitative approaches has been fruitful in education. “Efforts to establish standards commensurate with the mainstream of scientific inquiry serve to further institutionalize qualitative approaches, anchoring them in the fertile soil of educational evaluation” (Fetterman, 1988, p. 17).

Using a qualitative lens for this study allowed the researcher to uncover commonalities in the experiences of retired P-20 educators during their transition from the workplace to retirement. The researcher analyzed the participants’ rich descriptions and detailed explanations to develop a holistic account of their stories. Common themes emerged, potentially suggesting cause-and-effect relationships occurred during the retirement transition process.

The circumstances that surround an educator’s desire to retire are intriguing and enticed the researcher to conduct this qualitative study. Retirees who voluntarily enter retirement because they desire a less-demanding schedule might be more open to the experiences associated with the process than those forced into retirement (Hardy & Quadagno, 1995). Unlike other professions in Kentucky, public educators may retire after they have taught for 27 years. The researcher was curious to find out if any of the participants did, in fact, retire after 27 years. Moreover, if they did, the researcher desired to know if they changed career paths to begin something new, or fully retired.

Research Questions

The researcher used in-depth interviews to collect detailed data from recently retired educators to address the research questions for this study. The researcher also used three research questions to guide the interviews, and these led to additional questions that could provide data to answer the grand tour question.

Grand tour question: How do the individuals describe their experience as P-20 educators transitioning from teaching into retirement?

Research question 1: How do the individuals describe their preparation for retirement from the field of research?

Research question 2: How do the individuals describe their transition process from a P-20 educator to a retired professional?

Research question 3: H**ow** do the individuals describe the motivating factors that led them to the decision to retire from the field of education?

Description of Participants

Having received Institutional Review Board (IRB) approval from Murray State University to conduct this study, the researcher began to recruit appropriate participants from the State of Kentucky. Most of the participants were selected from the KTRS database and all had retired within the last three years. Recent retirement was preferred for this study because the participants had a greater chance of accurately recalling the events leading up to their retirement since not much time had passed.

Each retired P-20 educator received an email introducing the researcher and describing the study. The email explained that the time frame for this project was January 2020 through May 2020, there would be one 60-minute face-to-face or telephone interview per participant, all data collected would remain confidential, and that there would be no known risks or discomforts associated with participation in this study. The email conveyed that all participants were free to withdraw from the study at any time without penalty. Retired P-20 educators who wished to participate received a detailed letter describing the study (Appendix A), along with their role as participants. Providing the participants with thorough and truthful information about the study is important because it directly relates to the integrity of data analysis and interpretation (Jones, Torres, & Arminio, 2006). The participants also received an Informed Consent form, outlining the purpose, procedures, benefits, and confidentiality of the study (Appendix B). The researcher informed the participants that the compiled interview data would likely be shared with a professional audience through presentations and/or publications. The researcher reviewed the scope and purpose of the study once more and made appointments for interviews.

A total of 12 retired P-20 educators agreed to participate in this qualitative research study. The researcher selected these participants because they met the following criteria:

- Retired within the past three years
- Minimum age of 49
- Teaching experience in Kentucky public schools
- Retired from Kentucky public schools

The participants' age, years of experience, and marital status ranged significantly. Table 3.1 illustrates demographic information for the 12 participants.

Table 1

Participant Demographics

School Type	Male	Female	Age Range	Experience	Married
Elementary School	1	4	56-66	19-32 years	5
Middle School	0	2	57-62	27-28 years	1
High School	1	1	66-71	33-48 years	1
College	1	2	58-72	9-39 years	3

Data Security

The first four interviews took place at the researcher’s office or another mutually-agreed upon location. Due to the physical proximity and social distancing restrictions resulting from the coronavirus pandemic, the remaining eight interviews took place via the telephone. All the participants signed an Informed Consent form prior to the interviews, and retained a hardcopy for their records. There were no distractions or unpleasant conditions during the interviews. With the consent of the participants, the interviews were recorded using an application on the researcher’s mobile device called Smart Recorder. None of the interviews exceeded 60 minutes. Immediately following the interviews, transcriptions were completed by the researcher and all recordings were purged of identifying information. All original data were locked on a password-protected laptop computer and will remain there for three years. Audio recordings were destroyed immediately following transcription and Smart Recorder was uninstalled from the researcher’s mobile device.

When conducting this qualitative study on the transition to retirement of P-20 educators, the researcher emphasized the importance of following ethical standards. Researchers must always protect the identity and well-being of their participants (Maxwell, 2013). The researcher in this study ensured the anonymity of the participants by employing pseudonyms during the interviews. Additionally, the research took proper care to avoid all references to locations and people during the interviews.

Interview Protocol

"Your research questions are what you want to understand; your interview questions are what you ask people to gain that understanding" (Maxwell, 2013, p. 101). Keeping this distinct difference in mind, the researcher formulated a grand tour question and three research questions that were open-ended enough to allow participants to respond in a variety of ways to each question. Good research and interview questions require creativity, insight, and purpose (Maxwell, 2013). The researcher wanted to avoid mechanical responses that lacked richness and variety. Interviews, rather than surveys, were conducted to collect a wider variety of information with solid content and detail. The researcher also wanted to witness the participants' verbal language (tone, pitch, articulation, and volume) as well as nonverbal language (body motions and cues) during the interviews, and this would not have been possible with surveys. Notably, the researcher was not able to observe the participants' nonverbal language in the interviews conducted via the telephone.

Another reason for utilizing interviews instead of another sampling method was because the researcher knew that interviews are appropriate and acceptable in the United States. Conducting interviews is a common means of obtaining data and asking questions to willing participants is a cultural norm in this country (Maxwell, 2013).

Procedures for Data Analysis

Data analysis for phenomenology uses in-depth interviews with people who have experienced a certain phenomenon; in this case, the participants underwent the transition from the field of education to retirement. Although this method was lengthy and time-consuming, it allowed the researcher to make use of both verbal and nonverbal data collected during the interviews. The researcher transcribed each interview and returned a copy to each participant for verification of content. This helped to ensure the integrity of the data, responses, and interpretations.

Coding. Grounded theory is a common qualitative research methodology that consists of producing a theory to explain patterns in data (Corbin & Strauss, 2008). Using these patterns, researchers can predict what they might find in similar sets of data. Researchers begin with a set of data and work to identify patterns, trends, and relationships among the data (Corbin & Strauss, 2008). Then, researchers construct a theory that is "grounded" in the data itself.

Coding refers to "extracting concepts from raw data and developing them in terms of their properties and dimensions" (Corbin & Strauss, 2008, p. 159). Grounded theory involves three phases of coding: open (categories become generated), axial (categories and subcategories become linked), and selective (categories become integrated and refined) (Corbin & Strauss, 2008). Although the researcher's methodology is phenomenological, not grounded theory, the researcher used open and axial coding for this qualitative study on the retirement transition of P-20 educators in Kentucky.

Open coding. Researchers use open coding when they want to open their data to all potential possibilities and carefully consider multiple interpretations (Corbin & Strauss, 2008).

For this study, the researcher assigned each of the 12 participants a different color code. Each interview transcript was broken down, line by line, and analyzed to generate categories. The following four categories emerged: physical health, mental health, social/emotional health, and financial health. Each of these categories played a role in determining when the participants were ready to retire, how they prepared for retirement, and how they experienced their transition into retirement. The researcher selected specific quotes from the interviews to illustrate, with regards to the categories, the richness of emotion, attitudes, beliefs, and opinions expressed by the participants during their transition process. The researcher did not conduct the interviews with any preconceived notions or expectations; instead, the researcher encouraged the participants to answer the questions freely and truthfully. Through open coding, the researcher was able to find similarities and differences in the participants' responses and construct meaning from the four categories.

Axial coding. Researchers use axial coding when they want to relate data together to reveal codes, categories, and subcategories (Corbin & Strauss, 2008). For this study, the researcher paid specific attention to the relationship between the four categories gleaned from the interviews and the numerous subcategories, or themes, that emerged within the four categories.

Table 3.2 outlines the categories and accompanying subcategories for this qualitative research study.

Table 2

Categories and Subcategories

Categories	**Physical Health**	**Mental Health**	**Social/Emotional Health**	**Financial Health**
Subcategories (themes)	Stress	Identity Loss	Social Status	Importance of Saving Early
	Exhaustion	Time Management	Isolation/Loneliness	Prepare with KTRS
	Arthritis	Depression	More Time with Family	Live Below Means
	Limitations Due to Weight		Friend Group Changes	
			Supportive Spouse	

Axial coding allowed the researcher to link categories and subcategories at the level of properties and dimensions (Corbin & Strauss, 2008). Categories represented a phenomenon and subcategories answered the questions of who, what, when, where, why, and how.

Interpretive Phenomenological Analysis. Researchers use interpretive phenomenological analysis (IPA) when they want to further understand their research. This is a "qualitative approach committed to the examination of how people make sense of their major life experiences" (Smith, Flowers, & Larkin, 2009, p.1). Splintering data using IPA facilitates more accurate comparisons between categories and subcategories. Keeping in mind the research questions, the researcher used IPA to generate rich and detailed descriptions of each of the participants' retirement experiences. Altogether, using open coding, axial coding, and IPA, the researcher was able to color code data, create spreadsheets using categories and subcategories, and identify themes and trends in the data provided by the participants.

This chapter presented information about the research design, purpose of the study, description of the participants, data security plan, data collection instruments, and the procedures for data analysis pertaining to this qualitative research study. Chapter IV reports the findings from the research and describes how those findings correspond to the researcher's grand tour and research questions.

Chapter IV: Research

Findings

This chapter presents the findings from data collection and analysis of 12 retired P-20 educators from the State of Kentucky. The purpose of this research study was to explore the perceptions, beliefs, opinions, and lived experiences of retired educators during their preparation for and transition to retirement. The researcher asked a variety of questions to help the reader better understand the research participants and their individual backgrounds. Quotations allow the participants to speak for themselves and provide the reader with rich content and varied perspectives on the topics addressed.

Interview Participants

The participants for this research study consisted of nine females and three males ranging in age from 56 to 72. All the participants were Caucasian, held a minimum of a master's degree, and had been retired for three years or less. Ten of the participants were married and two were widowed. All the participants retired as P-20 educators from schools in the State of Kentucky and their teaching careers ranged from a minimum of nine years to a maximum of 48 years. Eleven of the participants are members of the Kentucky Teacher Retirement System (KTRS). Five participants taught at public elementary schools, two taught at public middle schools, two taught at public high schools, and three taught at public universities. To preserve anonymity, the researcher identified participants of this study in the following manner: Educator 1 (E1) through Educator 12 (E12).

Educator 1 (E1) was a 60-year-old married Caucasian female. She has a Bachelor of Arts in Music Education and a Master of Arts in Teaching. She taught music to kindergarten, first, second, and third grade students at a rural elementary school. She taught for 27 years and this is her first year as a retiree from Kentucky public schools.

Educator 2 (E2) was a 66-year-old married Caucasian male. He enjoyed a business career for many years before deciding to return to school for his Master of Arts in Teaching. He was a second-grade teacher for nine years at a rural elementary school and then left to become a principal at an elementary school in a neighboring county for six years. He later returned to the first elementary school and resumed his position as a second-grade teacher for four more years. E2 retired at age 65 having taught for a total of 19 years. This is his first year as a retiree from Kentucky public schools.

Educator 3 (E3) was a 57-year-old married Caucasian female. She has a Bachelor of Science in Elementary Education, a Master of Arts in Reading and Writing, her Rank 1 in Early Childhood, and became a National Board-certified teacher in 2014. She spent 32 years teaching kindergarten, first, and third grade at a rural elementary school. She also served as an interventionist in a Reading Recovery program for students who struggled with literacy. Toward the end of her career, she worked as an arts and humanities teacher in the school library. This is her first year as a retiree from Kentucky public schools.

Educator 4 (E4) was a 57-year-old married Caucasian female. She has a Bachelor of Science in Elementary Education, a Reading Specialist master’s degree, and her Rank 1 in Library Science. In her 30 years as a Kentucky educator, she taught preschool and first grade and retired as a Library Media Specialist. This is her third year as a retiree from Kentucky public schools.

Educator 5 (E5) was a 56-year-old married Caucasian female. She has a Bachelor of Arts in Elementary Education, and a Master of Arts in Teaching. She taught for 27 years at a rural elementary school and retired as a third-grade teacher. This is her third year as a retiree from Kentucky public schools.

Educator 6 (E6) was a 62-year-old married Caucasian female. She has a Bachelor of Science in Middle School Education (reading and math concentrations) and a Master of Arts in Teaching. Although all 28 years of her teaching were in Kentucky, she worked in several suburban and rural districts across the state. The position she held at retirement was a seventh-grade language arts and reading teacher. This is her first year as a retiree from Kentucky public schools.

Educator 7 (E7) was a 57-year-old widowed Caucasian female. She has a Bachelor of Science in Agriculture Education, a Master of Arts in Teaching, and her Rank 1 in Environmental Education. She is currently in her third year of a P-20 Education and Community Leadership doctoral program. She taught for 27.25 years at a rural middle school and retired as a STEM (science, technology, engineering, and math) teacher for grades six, seven, and eight. This is her first year as a retiree from Kentucky public schools.

Educator 8 (E8) was a 66-year-old married Caucasian male. He has a Bachelor of Arts in Political Science and History and a Master of Arts in Teaching. He spent the first twenty years of his teaching career at a suburban high school in South Carolina and the last 20 years at a rural high school in Kentucky. The position he held at retirement was an AP (advanced placement) history and political science teacher as well as the social studies department chair. This is his third year as a retiree from Kentucky public schools.

Educator 9 (E9) was a 71-year-old widowed female. She has a Bachelor of Science in Business Education, a Master of Arts in Teaching, her Rank 1 in Educational Administration, and a Principal and Superintendent certificate. She has 48 years of experience as a teacher and a principal in the K-12 public school setting. The position she held at retirement was a principal in a rural high school. This is her first year as a retiree from Kentucky public schools.

Educator 10 (E10) was a 58-year-old married female. She has a Bachelor of Science in Education, a Master of Arts in School Administration, and a level 1 Principal and Instructional Supervisor certificate. Her educational career is very diverse due to her vast experience as a teacher, principal, and school board office member in the K-12 setting, and the director of the Teacher Quality Institute (TQI) at a rural university. She has been an educator for 33 years and the position she held at retirement was the director of TQI. This is her first year as a retiree from Kentucky public schools.

Educator 11 (E11) was a 65-year-old married Caucasian female. She has a Bachelor of Science in Vocational Rehabilitation, a Master of Science in Human Services, a Specialist in College Teaching (S.C.T.) in Higher Education, and a Ph.D. in Reading Education. In her 39 years as an educator, she has held numerous roles within the college setting including Assistant Professor, Associate Professor, Full Professor, Department Chair, Associate Provost, Provost, and Vice President for Academic Affairs. She retired as a Regents Professor Emeritus and this is her second year as a retiree from Kentucky public schools.

Educator 12 (E12) was a 72-year-old married Caucasian male. He has a Bachelor of Science in Recreation and Park Administration, a Master of Science in Applied Life Sciences, and Ph.D in Educational Leadership and Educational Psychology. He enjoyed a career in industry until he earned his Ph.D at the age of 40. His goal was to become a professor but then he became interested in philanthropy and spent the second part of his career working at a foundation that assisted children in poverty. At the age of 60, he became a faculty member in the Nonprofit Leadership department at a public university. He spent 9 years there and retired as a Distinguished Professor of Nonprofit Leadership. This is his third year as a retiree from Kentucky public schools.

Research Questions

All 12 participants described their own lived experiences and were at ease and comfortable with the researcher. The researcher conducted the first four interviews face-to-face and, due to the physical proximity and social distancing restrictions resulting from the coronavirus pandemic, the remaining eight interviews took place via the telephone. All the interviews took place during February and March of 2020. The researcher asked all the participants the same interview questions regarding their transition to retirement from the field of education (Appendix D). If the researcher needed follow-up questions after the initial interview, they contacted the participant through email or telephone communication. To protect the confidentiality of the statements given and the anonymity of the participants, all names and identifying characteristics have been removed from this research report.

The researcher used in-depth interviews to collect detailed data from recently retired educators to address the research questions for this study. The researcher also used three research questions to guide the interviews and these led to additional questions that could provide data to answer the grand tour question.

Grand tour question: How do the individuals describe their experience as P-20 educators transitioning from teaching into retirement?

Research question 1: How do the individuals describe their preparation for retirement from the field of education?

Research question 2: How do the individuals describe their transition process from a P-20 educator to a retired professional?

Research question 3: How do the individuals describe the motivating factors that led them to the decision to retire from the field of education?

Interview Findings

To derive answers to the grand tour and research questions, the researcher developed 20 interview questions to ask the participants. Each question was open-ended enough to allow participants to expand upon, or clarify, as needed.

Retirement preparation. The researcher asked the participants seven questions about their preparation for retirement from the field of education. Additionally, the researcher asked them to reflect upon their perceptions of retirement before they made the decision to retire.

Question 1: Were you ready to retire?

Seven participants responded that they were ready to retire. Their answers ranged from feeling extremely ready because they had planned it for so long to feeling ready because the timing was right. E4 enthusiastically shouted, “Yes! I have never been more ready for something in my life!” E2 responded, “I just felt like I’d achieved all of my goals; now it was time for me to have some of my own time.” The five participants who were not ready to retire explained that they felt they had many years left to work and wanted to try something different. E3 retired at age 56 and although she had taught for 32 years, she knew she had more energy left to give students in need. She decided to leave elementary school and try teaching at a university. She stated, “I was not tired of teaching. I was not tired of kids. I was just ready for something different. Another level, perhaps.” Along those same lines, E9 explained,

I was ready to transition to another position. I knew our school was doing very well. Our test scores were good. We had athletic champions. Our school culture was strong. The relationships between students, faculty, and parents were well-established. I knew these would not last long so when the opportunity presented itself to move to another challenge, I took it.

Question 2: How did you prepare for retirement?

Most of the participants explained that before they decided to retire, they drove to Frankfort, KY to meet with a representative from KTRS to discuss retirement plans, benefits, insurance, and any financial concerns they had at the time. “KTRS pays a defined amount based on length of service, final average salary, and a retirement multiplier” (“Teachers’ Retirement System Kentucky,” 2019). KTRS eligibility is determined by age and years of service. E3 elaborated,

I went to Frankfort and had them run all the scenarios about what I could draw for my retirement. What would I stand to gain if I didn’t retire? We made a pros and cons list. I learned that I would actually be making as much in retirement as I made in a paycheck. It seemed like a no-brainer.

E9 explained that KTRS provided her with so much information about retirement, opportunities after retirement, and the ways she could prepare financially as a widow. She felt extremely prepared after speaking with a KTRS representative. Several of the participants were thankful that they had decided to start planning for retirement early. They mentioned that they purposely lived below their means, even when it was difficult. E12 explains,

By the time I was 60, I had enough money to retire on and had a good financial planner managing my resources. His motivation was to grow my resources. I took little risks, never touched the money, and now I can retire comfortably. I'm not rich, but I'm thankful I was disciplined and made good investments.

Six of the participants' spouses were already retired when they started to plan for retirement. They said having retired spouses helped because they had someone with experience to help them go through the process. Two of the participants' spouses had passed away, which made retirement a little worrisome. E7 stated,

I was not comfortable with what my finances were going to be, but after my husband passed, I did get enough from his life insurance to pay off my debts. The only thing I still owe on is my car. I will need to start paying back my student loans though. I feel like I need to be okay taking care of myself and my bills. I can't fully retire yet; I need to be working.

E11's husband was ill and she started to prepare for retirement a little earlier than she wanted to so that she could care for him. She explained, "My husband had an illness, so that sort of led me to retirement. In hindsight, though, my husband's health has been good. But that was my driving force at the time."

Question 3: What influenced your decision to retire?

Four of the participants explained that they were very concerned about the shape of Kentucky's retirement system when they started to think about retirement. E2 stated, "It's always a legislative scare. Every two years, the topic of pension comes up. I've seen so many scary periods." Participants expressed concerns about losing their pensions or not having their retirement money available when they needed it. That fear pushed three of the participants to retire before they otherwise would have.

Another factor that influenced the participants' decision to retire was their own declining physical health or that of a loved one. E5 explained,

> In January that year, I went to get bloodwork done and found out I had diabetes and needed to go on medication. I was already on blood pressure medication and antidepressants. I felt like God was telling me through that doctor visit that I needed to slow down and take care of myself.

E1 described her experience as an elementary music teacher as, "I was up, down, up, down, dancing, jumping, and it was hard on my knees. It was also hard on my voice singing all day." Sometimes the physical health of a loved one encouraged the participants to retire earlier than planned. E4 said her husband's parents needed her to drive them to doctor appointments frequently. Her in-laws felt terrible that she had to use so many of her personal and sick days but they did not have anyone else who could drive them.

Five of the participants mentioned that the desire to travel, spend more time with family, explore hobbies, or have time to themselves were motivating factors in their decision to retire. E6 stated, "I'm a gardener and I was ready to be outside more." E10 said her daughter and grandchildren live in Maryland and she wanted to be able to see them more often and be actively involved in their lives. E2 explained, "We have a house in Florida. I still go scuba diving. I read a lot. My wife and I are still healthy and we want to enjoy our time together."

Question 4: What were your concerns about retirement?

A common concern among the participants was having to say goodbye to their students. They explained that they had developed a strong bond with their students over time and it would be difficult to leave their students behind. E9 reflected, “I guess I need to be needed. Who would need me now?” E3 was concerned about being forgotten by students and colleagues. She explained, “I love when kids are excited to see me. It’s not going to take long for that to go away. I will miss that the most. I will miss the rock star status teachers have with little kids.”

Another concern about retirement was finding balance and feeling useful. E8 explained, “I guess my biggest concern was to be busy but not too busy. I wanted to make sure my life was balanced.” Additionally, E11 stated,

I worried about not feeling useful. We don’t have children, so we don’t have grandchildren. Most of what my retired friends do is related to their grandchildren. That is not there for us. So, I had to think about how my days would go without grandchildren.

Question 5: What were your fears about retirement?

Five of the participants stated that they did not have any fears associated with retirement. They had planned far enough in advance and talked to enough people to feel confident in their decision. Three participants spoke about fears relating to identity loss after retirement. E11 stated, “Pretty much my entire career was here and my whole identity was connected to this university. Who would I be without it?” Three participants had financial fears related to not being able to live comfortably on their retirement paychecks. One participant had a fear of not being able to find another meaningful position due to her age of 71.

Question 6: What about your position made you want to retire?

Six of the participants said there was nothing specific about their job that made them want to retire. Four participants explained that they wanted to retire due to health reasons related to their position. Three of those four said that their position had become physically exhausting and their bodies could not handle the pressure, especially at the elementary school level where there is a lot of movement. One participant said her position was so stressful that it was taking a toll on her mental health. One participant shared a story about her principal that led her to retire early,

I didn't feel supported by my principal at all. I was on an improvement plan for my classroom management. All my classes were over 35 students. There was an incident that happened in one of my classes and the principal got involved. I told him my class sizes were too large. I was willing to give up one of my planning periods to break up my large classes. He said the incident was due to my lack of classroom management, not class sizes. My principal had a lack of faith in me. It made me question whether I was a good teacher.

Question 7: Who was your primary source of support while transitioning into retirement?

Six of the participants stated that their spouse was their main source of support while transitioning into retirement. Most of their spouses had already retired so they were able to encourage them and guide them through the process. Three participants said they turned to close friends for support when they retired, mainly because the friends had already been through it themselves. One participant said she relied on herself for stability and grit through her own retirement process. Finally, E7 said it was her strong faith in God that helped her through. She recounted,

I kept going back to my faith. Jesus is a friend of mine. When I was going through my husband's passing and then when the principal did what he did, it felt like God was beating me over the head telling me it's time to go.

Transition to retirement. The researcher asked the participants six questions about their transition process from a P-20 educator to a retired professional. Specifically, the researcher asked them to reflect on the physical, social, emotional, and mental health issues that occurred during their transition.

Question 1: When you decided to retire, what physical issues did you experience?

Five of the participants explained that the stress related to their job had taken a toll on their physical health and well-being. E1 described the musical performances and plays she put on several times each year with her students, "It's exhausting and a lot of work. I'm 60 and if I'm going to do it, I want to do it right. But I felt relieved at the thought of not having to push myself so hard anymore." E11 said she tried to exercise on a regular basis but there was never enough time because she had to work so much. E7 lamented on her physical health,

My health has not been the greatest over the last couple of years. I've had to use up all my sick days. I also had to have two separate foot surgeries during the school year. I had to use a scooter to get around. Also, I have terrible allergies and started to miss days every spring and fall.

Three participants said their health was at risk due to overeating. E5 explained, "I was a stress eater. If it was a long day, I would just start eating and feeding my emotions." E6 described her weekday lunch schedule, “I figured out that maybe the 24 minutes I’ve eaten lunch all my life where I slammed everything in was probably detrimental to my health.” E2 says he just could not stop eating and his weight became a problem.

Arthritis was a common physical ailment mentioned by the participants during their interviews. Several struggled with arthritis in their knees, elbows, hands, feet, neck, and lower back. This made lifting and bending more difficult. If they remained in a sitting position too long, they said it was challenging to stand up. Many attributed arthritis to the aging process and tried to tolerate the pain as much as they could. Three participants reported experiencing no physical issues during their transition to retirement.

Question 2: When you decided to retire, what social issues did you experience?

Six of the participants explained that they experienced isolation and loneliness during their transition to retirement. They had formed close relationships with their colleagues and knew that after they retired, they would not be able to see them as often. Life would continue as normal for their colleagues but become very different for them. E3 explained,

I just worried that I would become disconnected from a group I’d been with for so long. I wouldn’t be on the radar anymore. I was older than most of them so I didn’t have kids the same age as their kids. I wouldn’t see them in other places.

E4 said, “School was social. All of my friends were there. When I retired, I wouldn’t be known as a teacher anymore. Everyone would just move on with their lives and they wouldn’t have time for me.” Several participants mentioned that they were among the first of their colleagues to retire, and that they worried about feeling lonely, especially after summer when school started back up. E1 solved that worry by booking a cruise to Alaska the first week of the new school year. She said,

We planned our cruise for when school started. I had my normal summer break. I knew that August would be a hard time for me and I didn't want to have to see pictures of teachers on Facebook getting their rooms ready. So, we went on a cruise to Alaska that week! It was strategically planned and worked well.

E9 recalled feeling like she was going to miss her social life once she retired. She explained,

My friends were my faculty, staff, and students. I traveled everywhere to watch my students bounce or throw a ball, play an instrument, compete in agriculture contests, and race in a track meet. This was my social life; without it, I would be a bit lost.

E5 talked about looking forward to more time with different friends. She had her work group but also her church and community groups. She had not been able to see her other groups of friends while working, and she anticipated spending much more time with them after retirement. E8 said he purposely did not become close with his colleagues because he knew that once he retired, he would not be able to see them often. He maintained professional boundaries with his colleagues throughout his teaching career. He said his best friends were the ones he grew up with from childhood and the ones he chose to have through common activities and hobbies. Four participants reported experiencing no social issues during their transition to retirement.

Question 3: When you decided to retire, what emotional issues did you experience?

Five of the participants stated that they experienced an identity shift during their transition from teaching to retirement. They had been an educator for so long that they were not sure who they would become if they stopped teaching. E4 explained,

Oh the isolation! I knew I would have to become busy. I wasn't ready to substitute teach; I needed a breather. We ended up deciding to sell our house and downsize, so I was busy with that. That first winter was hard though. I just felt bored and a little sad.

E5 added, "It was lonely. I missed the kids and not knowing what they were going to say. I missed the hugs. It felt so different." E7 felt a kind of identity loss during her transition to retirement. She started taking Prozac for anxiety. She said, "The Prozac kept me from becoming an emotional mess. I definitely wondered who I was and what I had done to end up in this situation."

E12 reported experiencing nothing but positive emotions when he transitioned to retirement. He said he started to hear from former students frequently. They sent wedding invitations and birth announcements. They told him stories of what was going on in their lives. He added, "It was very positive from an emotional perspective. I really enjoyed it and still do." Four participants reported experiencing no emotional issues during their transition from teaching to retirement.

Question 4: What did you experience in relation to time management?

Five of the participants experienced a loss of schedule or routine once they transitioned to retirement. They had spent their entire career waking up early for school, following a detailed schedule, and going to bed early so they could do it all again the next day. Once they retired, they felt unsure of what to do without a schedule. E11 stated, “Suddenly, I had time. I started feeling like I had too much free time.” E3 always enjoyed the structure that accompanied her work schedule and discovered that she wasted time without a routine. She explained,

When I have too much time, I find that I waste it. I like having something that I have to do. If not, I fritter my time away. I like to have something to show for my time at the end of the day. I feel mad if I waste a whole day. The structure of a job keeps me productive. With too much free time, I will watch Hallmark movies all day long, and I don’t even like them.

Three of the participants insisted on sticking to a self-created schedule after retirement in order to avoid wasting too much time. E12 elaborated,

I’m a farm boy. Like most farm boys, I rise early and do my best creative thinking in the morning. Then I do chores in the afternoon. I’d say there’s a schedule but it’s not hour by hour any longer.

E1 said she keeps the same schedule she used during the summer, and finds that she is productive but not too busy. She stated,

I make a schedule for myself and kind of have a plan for every day. I’m just fine with that. My husband still works part-time so on the days he’s working, I plan more for myself. When he’s home, I try to be home. I read a lot more books too. It’s great! I think I need to retire every year.

E6 said she thoroughly enjoys the free time she has experienced since transitioning to retirement. She explained,

We go to church three times a week and that’s the only place we absolutely have to be. I just love it. There’s nothing pressing. When I sub, I get to choose my schedule. The Lord has always provided. I find people in need and cook for them. I have always wanted to be able to do that. I retired at 61 years old…who can do that? I just have nothing negative to say about it.

Four of the participants described having to learn to say no to others when asked to volunteer. Their friends and family assumed that because they were retired, they would have too much time on their hands. The participants soon found that they became busier than they wanted to be. They quickly found a balance and now they have a better idea of how they wish to spend their time.

Question 5: What did you experience in relation to family and friends?

Ten of the participants experienced more time spent with family during their transition to retirement. They specifically mentioned being able to spend more time with their children and grandchildren, some of whom live far away. E1 stated,

My daughter had been doing in-vitro and finally got pregnant. She had a baby in August. I was able to be there quite a bit and have been back and forth to see her. The timing of my retirement worked really well for this.

E3 explained that the timing of her retirement was perfect because she wanted to be more accessible to both her daughter and aging mother. E2 has been able to visit with his grandchildren more often since his retirement. E12 has been babysitting his grandchildren three times a week and is excited to be able to help his family in this way. E7 has been able to visit her children more often since retirement, and she said this has been especially helpful since the recent passing of her husband. E8 said his youngest son played sports in college and he was able to travel to all his games once he retired. Two of the participants noticed no changes in time spent with family or friends since transitioning to retirement.

Question 6: Were there any unusual encounters you experienced during your transition to retirement?

The participants' responses varied greatly on this question. Five participants said they experienced no unusual encounters because they planned ahead and knew what to expect during their transition to retirement. E9 said she did not anticipate people asking why she wanted to start another career after retiring at age 71. She is in good physical health and believes she still has a lot of time, talent, and energy to give others, so she would like to continue to work as long as she can. She does not understand why some people question this decision. E3 did not anticipate feeling sad after retiring. She said, "Other people were always counting down the days. I didn't feel that way. It felt anticlimactic and sad." E4 did not anticipate being able to still help her former colleagues after she retired. She explained,

I would run into them at the grocery store and we'd talk about their students. I had a few people ask me about tutoring. I was able to give them resources and people to contact. Then I would see them again, later on, and they said the tutoring was helping. I'm still offering support to people and that feels good.

E5 did not anticipate retirement being a hard adjustment. She said, "I mean, it was nice sleeping in a little bit, but when it's your whole life, it's hard. And my kids were at an age where they didn't really need me anymore." E11 told colleagues she was going to retire and they started to act like she had already left. She described,

Maybe I should have expected this, but I found it frustrating that I was still provost but people were already looking ahead to my replacement. A person was named that spring and I remember feeling a little put out. I didn't want them to go to that new guy; he wasn't in charge yet.

Motivating factors for retirement. The researcher asked the participants seven questions about the motivating factors that led them to the decision to retire from the field of education. Specifically, the researcher asked them to examine the state of their physical, mental, social/emotional, and financial health at the time of retirement as well as any external factors that prompted them to make the final decision to retire. For some of the questions in this section, the researcher asked the participants to rate their experiences using the following scale: excellent, good, fair, and poor.

Question 1: What was the state of your physical health when you decided to retire?

Five of the participants stated that their overall physical health was good at the time of their retirement. E2 explained, "I didn't have any problems. I just take the normal medications someone my age would take. Nothing serious. I have no limitations." E12 said he was in excellent shape for someone his age, stating, "I'm a fit old guy. I weigh the same thing now as when I got out of high school."

Five participants mentioned arthritis at the time of retirement. E1 said she experienced knee problems and E5 stated she had diabetes and high blood pressure. Several participants described themselves as overweight and planned on exercising more often and eating healthy foods after they fully transitioned to retirement. The participants did not mention significant illnesses or diseases at the time of their retirement.

Question 2: What was the state of your mental health when you decided to retire?

Ten of the participants said their mental health was good when they decided to retire and one said it was excellent. E10 explained,

> I am a fixer and a cleaner. I like to go in and make things a whole lot better. When I arrived at my last job, we had nothing. We had no mission or purpose. We had no brochures. We didn't have adequate staff. I had a lot of work in front of me. Every year, I helped to make it better. I love continuous improvement. I reached a point where I was satisfied with everything and I was ready to go.

E11 reflected, "You know, I felt really honored and humbled because there was a reception for my retirement and people were lined up outside the building and down the street. It was touching that so many came. I felt really good."

E7 described her mental health as fair because she was not feeling confident in her teaching ability when she retired, due to her principal's lack of support. She felt pushed out by her principal and questioned her effectiveness as a teacher. She said, "I can't help but feel bitter toward this principal, but in the end, God used him to tell me it was time to retire."

Question 3: What was the state of your social/emotional health when you decided to retire?

Five of the participants stated that their social/emotional health was good when they decided to retire, mostly because they knew they would experience less stress after they were no longer working. Five participants reported feeling anxious because they feared isolation, identity loss, or a lack of time management. Two participants said their social/emotional health was excellent and they were very much looking forward to retirement. E8 explained, "Retirement was 100% my choice. I hit the sweet spot. I did it just right. I planned everything out and all of my ducks were in a row."

Question 4: What was the state of your financial health when you decided to retire?

Seven of the participants reported that their financial health was good when they decided to retire and two said it was excellent. The remaining three participants expressed concerns about not being able to live as comfortably as they had hoped. E6 explained,

I didn't realize that my vision and dental policy had to be paid separately and wouldn't come out of my check anymore after retirement. No one told me that. Somebody called soon after I retired and told me my account was in the red by two months! Also, the estimate given to me by KTRS was not accurate. It was higher than the amount of money I actually received. I think communication was poor.

E7 and E9 lost their husbands prior to retirement and said money was a concern because they had to support themselves. Overall, however, most of the participants in this study did not experience financial hardships when they retired.

Question 5: What was your social status at work when you decided to retire?

Eight of the participants described their social status in a positive manner. E8 said, "I was at the top of my game when I retired. I was respected. I was always an advocate for my students and the teaching profession." Similarly, E2 stated,

I had great colleagues and positive relationships throughout the school. I learned that when you start a job, you create relationships with everyone…custodian, cook, nurse, everyone. Each morning when I arrived, I entered through the cafeteria and greeted those workers first. I never ate until every kid in the school was fed.

E3 described her social status much the same way,

I think people would say I was at the top of my game. I think people respected me as a teacher. I had lots of people say “please don’t go” when they found out I was retiring. I got a lot of affirmation that I was doing a good job.

Four of the participants were either unsure of their social status when they decided to retire or did not believe it was worthy of much commentary.

Question 6: Were there any external factors that assisted you in the decision to retire?

Four of the participants expressed concerns about the state of the retirement system in Kentucky when they were planning to retire. They were afraid their money would not be there when they needed it. This concern was especially prevalent among the elementary school teachers interviewed for this study. Several of them mentioned they might have stayed longer had their pension not been a concern.

An external factor that led three of the participants to retire when they did was to care for loved ones. E10 retired in order to take care of her mother. E4 retired so that she would be available to drive her husband’s parents to their doctor appointments. E3’s mother, though not ill, was 82 and E3 wanted to be able to spend more time with her.

Five participants reported that there were no external factors that assisted them in the decision to retire.

Question 7: What aspects of the transition process would you have changed, if any, to make an easier move into retirement?

Three of the participants would have started to save for retirement earlier so that they would have felt more financially prepared leading up to their retirement. E9 said, "I should have planned better financially when I was young. I did not make good decisions about my annuity accounts." E12 stated, "In hindsight, I would have started saving sooner. I didn't start saving seriously for my retirement until I was 45. I should have started much sooner. Everybody should. I didn't even think about it until 45."

E3 had hoped to experience more closure during her move to retirement. She explained,

"I don't feel like it was wrapped in a bow. I really wanted to feel celebrated at my school. They did do something, but I would have liked something more intimate."

E6 discussed the lack of communication between KTRS and her school board office. She did not receive correct information about how much money would be in her retirement paycheck. She explained that better communication would have led to a smoother retirement transition process.

Seven of the participants said they would not change a single thing about their move into retirement. They felt prepared and ready for the next stage of life. E10 recalled,

Looking back, I think my 16 years in the classroom were important. I left teaching to become a principal before I was burned out; I knew I wouldn't want to be a principal for 27 years. I think every job was a stepping stone to the next thing.

E2 reflected, “The Lord had a plan for me. I did a lot of good things, I hope, during my time in the schools.” Similarly, E1 stated, “I would have done everything exactly the same. I have no regrets.”

Analysis

The purpose of this qualitative phenomenological study was to explore the perceptions and lived experiences of recently retired P-20 educators in the State of Kentucky. From the interview questions, four categories emerged containing themes that were consistently and continuously discussed by the participants in the study. Each of the 12 participants mentioned at least one theme in the following four categories: physical health, mental health, social/emotional health, and financial health. The participants were able to freely express their thoughts, beliefs, and perceptions about their own lived experiences during their transition from the field of education to retirement.

Physical health. Within the category of physical health, the following four themes emerged: stress, exhaustion, arthritis, and physical limitations due to weight. As teachers, the participants spent the bulk of their days walking, bending down, and performing a variety of other movements within the classroom. Most of the participants had only one planning period. E4 explained, “So many of my planning periods were taken up with meetings or conferences. It was hard.” Lunch was less than 30 minutes. Restroom breaks were rare. Teaching, especially at the elementary level, can be a physically demanding job, and the participants mentioned headaches, backaches, foot cramps, joint pain, shortness of breath, stress, fatigue, and a declining rate of physical speed and performance. E1 stated, “Physically, I was up, down, up, down, dancing, singing, and jumping. I loved it, but it was a lot.” E2 added, “Weight, just weight. It’s always my weight that gets in the way. Just can’t seem to stop eating.” E5 attributed overeating to stress, “I would just start eating and feeding my emotions.” Since the participants were between the ages of 56 and 72, many blamed their age for these conditions but they all admitted that in some manner, their job had taken a physical toll on their bodies. E5 noticed she was moving slower right before retirement. She stated, “I felt like I was just getting slower. Things were taking longer. I was at school until late at night. I felt like I was living at school!” Although the literature addressed chronic illness and disease as reasons for retirement, the participants in this study described stress, exhaustion, arthritis, and limitations due to weight as the primary physical factors that led to their retirement.

Mental health. Within the category of mental health, the following three themes emerged: identity shift/loss, not feeling needed, and a lack of time management. Several of the participants explained that their entire identity was wrapped up in teaching because that was the only career field they had ever known. Once they retired, they had to find themselves again. E3 explained, “Teaching is my identity, so retiring feels like losing my identity. Do I want to find a new one? A teacher is who I am.” They had to figure out who they were without that teacher label. They worried they would no longer be needed because they would not be in direct contact with students anymore. E5 said, “It was really hard when I first retired. I missed my students! I mean, I have my own children, but they are older and spread out around the country. Teaching had been my whole life.” However, most of the participants said they began to feel needed in other equally-meaningful ways. E4 stated, “If you’re a social person, you need to be needed. Especially if you’re a teacher! But now I’m a resource for other teachers. I’m still needed.” They also worried about time management because they had functioned according to a schedule for so many years. They were not sure how they were going to cope without a daily routine. E9 explained, “When I do not have a plan, I can go all day and get nothing accomplished.” They wished to remain productive and resourceful even through retirement. The participants agreed that identity shift/loss, not feeling needed, and a lack of time management were the most common mental health issues faced during the transition to retirement, and these coincided with the literature.

Social/emotional health. Within the category of social/emotional health, the following five themes emerged: social status, isolation/loneliness, more time with family, friend group changes, and supportive spouses. Most of the participants agreed that they enjoyed a high social status among colleagues when they retired, and that helped immensely during the transition process. They felt as though they left "on a high note" and that their timing was right. E8 explained, "My students have told me I had an impact on them. I was always an advocate for my students. I hit the sweet spot. I left at just the right time." Several participants experienced a sense of isolation during their transition to and immediately following retirement. E9 stated, "It was hard because I wanted to know what was going on but I wasn't there anymore. I felt like a stalker." They felt lonely when they were not able to see the people with whom they used to interact daily. Some participants felt forgotten. E11 explained, "During those first few months, I felt a little lost and useless." They did, however, have more opportunities to spend time with family members, both local and at a distance. They noticed that their friend groups changed; instead of socializing with colleagues, they began to see other friends on a more regular basis. E11 stated, "My friends who had already retired were really happy to see me more often." Nearly all the participants stated that their spouse was extremely supportive during their transition to retirement, and that they depended upon their spouse more than anyone else for guidance and direction. E12 elaborated, "Finally having the time to be with my wife all the time is wonderful." Consistent with the literature, the participants in this study experienced concern about social status, isolation/loneliness, more time with family, friend group changes, and supportive spouses during their transition to retirement. Although depression and suicide were discussed in the literature, these topics did not come up in interviews for this study.

Financial health. Within the category of financial health, the following three themes emerged: save for retirement early, prepare with the help of KTRS, and live on less money than necessary. Several of the participants expressed regret because they did not begin saving for retirement early enough. They admitted that when they first started teaching, retirement was simply not a concern. E12 stated, “In hindsight, I would have started saving sooner. I didn’t start saving seriously for my retirement until I was 45.” They felt as though they had plenty of time to save and would worry about it later. A few of the participants used a financial planner to help them manage their resources but most of them did it on their own. E12 explained, “By the time I was 60, I had enough money to retire on and a good certified financial planning company managing my resources.”

The overall theme from all the conversations was that it is never too early to start planning for retirement. Additionally, the participants felt it was important to live below their means. Some admitted it was difficult, but when they transitioned to retirement, they appreciated the sacrifices they had made early in their career. E12 noted, “I took little risks, never touched the money, and now I can retire comfortably. I’m not rich, but I’m thankful I was disciplined and made good investments.” Using KTRS was another theme that emerged from several of the interviews. E9 explained, “The KTRS system has provided me much information about retirement, the opportunities after retirement, and the ways to prepare over the last few years as a widow.” They drove to Frankfort to speak with a representative about their financial situation and received helpful advice about the retirement process. Although they could have done it over the phone, the participants believed it was more beneficial to make an appointment to sit down and participate in a lengthy discussion about what to expect for their retirement. E3 stated, “I went to Frankfort and had them run all the scenarios about what I could draw for my retirement. What would I stand to gain if I didn’t retire? We made a pros and cons list.” All but one of the participants who used a KTRS representative was pleased with the outcome and would recommend the process to other retiring educators. The participants agreed that educators should save for retirement early, prepare with the help of KTRS, and live on less money than necessary. These beliefs align with the literature, but the participants in this study were more financially knowledgeable than anticipated and did not rely upon financial planners as much as the literature suggested.

Summary

This qualitative research study explored the perceptions and lived experiences of P-20 educators during their transition to retirement. Even though each participant’s situation was unique, commonalities exist within the categories of physical, mental, social/emotional, and financial health during the retirement process. The participants shared stories about stress, exhaustion, arthritis, and physical limitations due to weight. They discussed their social status at the time of retirement, feelings of isolation, changes within friend groups, spending more time with family, and how much it helped to have a supportive spouse throughout the process. They described their identity loss after retirement, fears of not feeling needed by others, and changes in time management. Finally, they explained how important it is to start saving for retirement early, use the resources available at KTRS, and live on less money than necessary to save the most from each paycheck. Each of these physical, mental, social/emotional, and financial health themes were used to more clearly understand the preparation for, and transition to, retirement experienced by P-20 educators in Kentucky.

Chapter V:

Conclusions and

Discussion

Discussion

Since P-20 is still a relatively recent development in the field of education, any studies including it serve to improve upon the limited amount of literature currently available on the topic. The researcher purposefully selected educators along the P-20 continuum to participate in this study. Retirement is at the far end of the P-20 continuum, but it is a common experience shared by many educators. The participants openly discussed their thoughts, beliefs, attitudes, and lived experiences pertaining to their transition from teaching to retirement. Future retirees may view the findings from this study to be helpful and encouraging when they begin their own transition to retirement.

Both the literature and the participants outlined the four categories of physical, mental, social/emotional, and financial health when describing the process of transition to retirement. The literature focused on the physical challenges of presbyopia, presbycusis, cancer, cardiovascular disease, and stress that teachers experience due to old age, poor health, or intense job demands (Berk, 2018). Of those five health issues described in the literature, the only one the participants mentioned was stress. In addition to stress, the participants described exhaustion, arthritis, and physical limitations due to weight.

Under the category of mental health, the literature identified identity loss and a lack of time management as issues facing educators immediately after their transition to retirement. Retirees must come to terms with relinquishing the professional identity they have grown accustomed to over the years (Strasser & Sena, 1990). The participants' responses matched the literature as they described experiencing both an identity shift and an identity loss after retirement. Some struggled to manage their newly-found free time but others enjoyed the freedom of non-scheduled days.

In terms of social health, the literature discussed a shift in social circles and more time spent with family after retirement (Strasser & Sena, 1990). Couples typically experience an adjustment period immediately following retirement. Family roles and responsibilities shift as couples figure out their new routines (Strasser & Sena, 1990). The participants agreed that there was a change in their friend groups as they started to spend less time with colleagues and more time with other friends. They also experienced a change at home, as their spouses showed support and compassion during their transition to retirement.

The literature focused on changes in routine, loneliness, depression, and suicide when it comes to emotional health issues faced by retirees. More than eight million adults over the age of 50 experience isolation ("Suicide Awareness," 2019). The participants agreed that there was a change in routine and some worried about being lonely after retirement. The topics of depression and suicide, however, never came up during any of the interviews.

Financial health for retiring educators was a popular subject in the literature. Financial planners and advisors are helpful in preparing for retirement because the process can be daunting, especially for those without adequate knowledge of financial affairs ("The Value of an Edward Jones Financial Advisor," 2019). Only one participant mentioned using a financial advisor. The others used representatives from Kentucky Teacher Retirement System (KTRS) to assist them in their financial affairs. The literature mentioned that perceived financial preparedness can be misleading as people tend to believe they are more prepared than they are

(Segel-Karpas & Werner, 2014). Two of the participants' husbands passed away during their transition to retirement, which caused financial worry. The other participants felt financially secure because they had started saving early for retirement.

Research Question Conclusions

This qualitative study provides insight on how 12 recently-retired public educators from Kentucky view their transition from teaching to retirement. This study also examined the motivating factors behind the educators' decision to retire as well as the level of preparation they had beforehand. Each participant offered a unique perspective on the transition to retirement and the findings could help to fill in the gap in the literature available on this topic. The similarities, differences, themes, and trends gathered and analyzed from the participants' responses were utilized to answer the research questions for this study.

"How do the individuals describe their preparation for retirement from the field of education?"

The first stage in the planning process toward retirement is making the actual decision to retire. This important decision is characterized by health considerations, a mental and emotional readiness to retire, and financial preparation (Strasser & Sena, 1990). The participants in this study support that contention.

The participants paid attention to their physical health as they prepared for retirement. Eleven of the participants experienced no significant illnesses or diseases when they decided to retire. One participant was diagnosed with diabetes the year she decided to retire and reported that this diagnosis solidified her decision. Five of the participants experienced arthritis as they prepared to retire but stated that it was not the reason for their retirement. Some recognized that they were starting to slow down and knew that if they did not retire soon, their job would begin to take a serious toll on their physical health. Paying attention to their bodies was an important aspect of preparing for retirement.

The participants were aware of the state of their mental health as they prepared for retirement. In fact, ten participants said their mental health was good and one said it was excellent. However, they did have some concerns about how they would manage their free time after retirement. They feared an identity shift or loss because being a teacher for so long had shaped much of their identity. None of the participants felt forced to retire; all made the decision when the time was right for them and felt confident about their decision. Having the ability to freely decide when to retire was an important step in preparing for retirement.

The participants paid attention to their social/emotional health as they prepared for retirement by talking to family and friends who had already retired. They leaned on their spouses for support. They anticipated their social circles changing after retirement because they would not see their colleagues every day. Some of the participants experienced a sense of loneliness they had not anticipated; others suspected they might feel lonely and took precautions to lessen the pain. Connecting with others for social/emotional support was an important aspect of preparing for retirement.

The participants were aware of the state of their financial health because many spoke with representatives from KTRS about benefits, insurance, and the financial changes they would experience after retirement. All the participants agreed that saving money early for retirement helps to create less financial stress and anxiety following retirement. Several were thankful that they had lived below their means while employed so that they might enjoy more freedom and leisure during retirement. Having sufficient knowledge of their finances was a crucial step in preparing for retirement.

Schlossberg identified three types of transitions: anticipated, unanticipated, and nonevents (Goodman, Schlossberg, & Anderson, 2006). Unanticipated transitions are unexpected situations that occur without warning that disrupt the normal course of events for individuals. For two of the participants, an unanticipated event was the passing of their spouses. For another, it was not fully understanding the financial impact retirement would have due to inaccurate estimates by KTRS. Every participant agreed that better and earlier preparation leads to a less strenuous, more pleasant retirement experience. Following the physical, mental, social/emotional, and financial preparation suggestions of these 12 recently-retired P-20 Kentucky educators may assist future educators with their transition to retirement.

"How do the individuals describe their transition process from a P-20 educator to a retired professional?"

The lessening of social contacts and the letting go of one's professional identity are hardships that retirees often face immediately following retirement (Strasser & Sena, 1990). Some of the participants encountered these challenges during their transition process. The participants who enjoyed a good work/life balance looked forward to more free time, travel experiences, and opportunities for hobbies after retirement. Leisure time, however, proved to be a blessing for some but a curse for others. Some participants stuck to a self-made schedule because it helped them to make the most of each day and feel productive. Others slept in, wasted time, and became bored. Not all retirees are able to handle the freedom that comes with retirement (Strasser & Sena, 1990). All the participants' day-to-day lives had been defined by their respective school schedules; after retirement, they had very few commitments. The participants expressed sadness in no longer interacting with colleagues daily. Instead, they turned to other groups of friends for support and camaraderie.

The participants discussed changes in identity after they transitioned to retirement. Their role as educators had defined so much of their identity that they feared what would happen without that role. They sought advice from previously-retired teachers on how to handle this dilemma. Some participants found other people to step into their role as coach, club leader, band director, or any other position they had previously held, so that the school would not experience a collapse in leadership after their retirement. They found that although they used to teach, mentor, guide, and assist others on a regular basis, they were still able to offer their support to people in different ways after retirement. One participant had several colleagues approach her for guidance on resources within the community. She was able to provide information on a wealth of resources and felt overjoyed that she was still able to help others after retirement.

Encouraging recently-retired P-20 educators to describe their retirement transition experiences within the context of their lives may assist future educators in understanding the physical, mental, social/emotional, and financial intricacies that occur during the journey from employment to non-employment.

“How do the individuals describe the motivating factors that led them to the decision to retire from the field of education?”

The participants repeatedly stated they did not retire because they were tired of teaching students; the students were their pride and joy and a pure delight to teach. Other factors led them to the decision to retire but it was not the students. Nearly all the participants had taught for 27 years and knew that retirement was on the horizon. Some retired because of age whereas others left one job to begin another because they were still young enough to do so. Health reasons motivated a few of the participants to retire; although they did not face disease or serious illness, their bodies felt stressed and exhausted. Some of the participants retired to take care of a loved one who was ill or needed attention. Other participants had saved diligently over the years and wanted to retire so that they could travel, spend time on hobbies, and have the freedom to make their own schedules every day. Many of the participants wanted to be able to spend more time with family since their careers had taken up so much of their time. Teachers, concerned with the well-being of others, often retire so that they can focus on specific areas of their personal lives they had sacrificed while working (Strasser & Sena, 1990). A final motivating factor to retire among the participants was the sense of satisfaction they felt from a job well done. They had fulfilled their dream of becoming a successful teacher and believed that the time had come to move on.

Gaining a better understanding of the motivating factors that led P-20 educators to retire may help future retirees know how to recognize when the circumstances are right for them.

Relationship of Conclusions to Other Research

Schlossberg's Transition Theory. The ways in which the participants described their retirement transition experiences aligns with Schlossberg's Transition Theory as this theory emphasizes individuals' views of their own situations (Schlossberg, 1984). The more an event alters an individual's role, routine, assumptions, and relationships, the deeper the individual will feel affected by the transition (Goodman et al., 2006). Schlossberg's Transition Theory includes the four S's of situation, self, social support, and strategies (Goodman et al., 2006). All the four S's were apparent in the participants' descriptions of their retirement transition process.

Situation. The situation for the 12 participants of this study was similar in that they all experienced retirement from the field of public education. All of them retired by choice when the timing felt right and none felt forced to leave. Some chose to fully retire whereas others left to pursue other ventures. Although their situations differed in terms of years taught and positions held, they were all educators who recently retired from public schools within Kentucky.

Self. The self for the 12 participants of this study was how they described themselves and their hopes, concerns, and fears about their transition to retirement. All except two of the participants described themselves as healthy; neither disease nor serious illness prompted their decision to retire. Most of the participants had started to save for retirement early in their careers and felt financially secure; the two participants who lost their spouses experienced more worry than the others. Several of the participants mentioned mental health concerns relating to identity loss and time management as well as emotional health concerns including isolation and loneliness.

Social support. The social support for the 12 participants of this study was most commonly a spouse, namely a spouse who had already experienced the retirement transition process. Some participants mentioned family or friend support. One participant described that she was her own primary source of support during her retirement transition; she had the support of others but she was the one who motivated herself to fill out the paperwork, meet with KTRS representatives, and complete each step of the process.

Strategies. The strategies for the 12 participants of this study varied. Some of the participants started to think about retirement many years before it happened. Others decided in the beginning of the school year to retire at the end of that school year. They experienced different levels of preparation depending on the resources available at their schools. Some of the participants had concerns and fears whereas others had none. The participants who spent the most time planning and preparing for retirement (physically, mentally, socially/emotionally, and financially) seemed to have better coping strategies and methods in place for handling any issues that arose along the way.

Retirement represents a complex, large-scale event in the lives of P-20 educators. The transition to retirement is a milestone that may challenge their coping skills at certain times throughout the process. The research questions for this study were based on Schlossberg's Transition Theory and the four S's. The foundation of this theory is that personal interpretation of a change experienced in life determines the meaning of a transition (Goodman et al., 2006). Each of the 12 participants in this study described their interpretations of their transition to retirement.

Practical Implications and Recommendations

The target audiences identified at the beginning of this study were P-20 educators from Kentucky looking to retire soon. This study highlights some of the physical, mental, social/emotional, and financial issues educators experienced during their transition into retirement. The findings spotlight the motivating factors that led teachers to the decision to retire. Even though public educators in Kentucky may retire after working for 27 years, not every teacher feels ready at that point. This study describes the process that educators experienced when preparing for retirement, namely working with KTRS to deepen their financial understanding. This study also explores the transition from teaching to retirement and the array of emotions experienced by educators. Kentucky educators may find value in the significance of this knowledge as they approach retirement. The more information Kentucky educators possess concerning the physical, mental, social/emotional, and financial aspects of the preparation for and transition to retirement, the smoother and more successful their transitions will be.

This qualitative study on the transition to retirement of P-20 educators in Kentucky offers current educators in the field a variety of practical implications. In the area of physical development, educators need to prioritize their health while still working so that they may be able to experience a more physically-fulfilling retirement. If they neglect their health and postpone doctor appointments now, they may find that small health issues turn into much bigger and more concerning health issues later, after retirement. Educators must take care of their bodies through proper nutrition and exercise so that they can maintain an active lifestyle into retirement.

In the area of mental development, educators should dedicate their summers to developing skills in subjects they might wish to pursue after retirement. For instance, teachers who enjoy gardening but do not have much time for it during the school year, might challenge themselves to improve their gardening skills each summer. After they retire, they will already have the knowledge and experience needed to assist others in a horticulture club or an agriculture course. This study found that some educators worry about becoming bored or feeling useless in retirement; they could combat these worries by developing a skill or hobby that provides enjoyment and passes the time.

Another area of mental development that is important for teachers to explore is the act of setting boundaries. Before teachers retire, they must make clear their time management intentions with friends and family. Will they be available to babysit grandchildren? If so, how often? Will they receive compensation? Setting expectations before retirement will help to alleviate any tension and misunderstandings that might have otherwise occurred after retirement.

In the area of social/emotional development, teachers should begin to develop friendships with people outside of their workplace before they retire. One of the concerns participants in this study mentioned was feeling isolated after they retired because all their colleagues were still working. Having multiple groups of friends of different ages and interests will lessen any feelings of isolation educators experience after transitioning into retirement (Singh & Misra, 2009).

Another worry some of the participants had before retiring was that they would feel lost without their identity as a teacher. They had let their professional role define them and the thought of no longer being known as a teacher was unsettling. However, if teachers spend time working on their own self-development before retiring, they will feel much more confident in who they are and what they stand for after retirement. They need to become comfortable in exploring all the facets of their identity, not just their professional role as a teacher.

In the area of financial development, teachers need to start saving for retirement well before the transition process begins. All the participants agreed that a proper understanding of finances leads to a more enjoyable retirement experience. Teachers must understand how much money they will receive after retirement and budget accordingly. Many of the participants were strict about living below their means while still employed so that they would not experience as much financial stress after retirement.

The participants in this study described ways in which educators could begin to prepare physically, mentally, socially/emotionally, and financially many years before retirement so ensure a smoother and more successful transition. The lessons learned from this study could certainly benefit current educators as they make practical decisions today that will impact their retirement.

P-20 Implications

This study provides numerous P-20 implications in the areas of innovation, implementation, diversity, and leadership. The P-20 educators who participated in this study, although retired, continue to enrich the lives of faculty, staff, and students on a regular basis.

Innovation. Due to the rich diversity of P-20 educators in terms of race, ethnicity, age, gender, experience, and interests, they can be an important source of innovation for school districts. They bring new ideas to committees. They challenge colleagues to think beyond the norm. They have both memories of past educational practices and knowledge of impending future possibilities and can compare the two. One of the participants in this study retired from teaching and moved into a position at the board office so that she could have more influence in the innovation methods of her district. She is highly-motivated and desires only the best for her students, but knew her decision-making role was limited as a teacher. P-20 educators seek to bring about positive change and have the diversity and leadership skills to make it happen.

Implementation. P-20 educators are creative and flexible by nature. One of the participants in this study said that the initial attraction to teaching was knowing they would never become bored or experience the same kind of day twice. Students can be unpredictable at times, and teachers must be able to adapt with little notice. One of the participants explained that a typical day can be full of many interruptions including fire drills, birthday party celebrations, school pictures, assemblies, and unexpected illness. Teachers need to be flexible with their lesson plans, knowing that their plans may change several times a day depending on their students' needs. Due to their creative and flexible nature, P-20 teachers can implement changes as needed without significantly disturbing the flow of a normal school day.

Diversity. Several of the participants in this study became substitute teachers after they retired and now work as their schedules permit. They enjoy the interaction with students and appreciate the socialization with other educators. An advantage of being a substitute teacher is that there are no lesson plans to create or meetings to attend. Substitute teachers provide diversity within the classroom because they come in with different areas of expertise than regular classroom teachers. They may have a different race, ethnicity, gender, religion, sexual orientation, or classroom management style and exposing students to these differences expands their knowledge, understanding, and acceptance of diversity. Substitute teachers also provide opportunities for students to respond positively to a variety of authority figures with different teaching styles.

Leadership. P-20 educators provide leadership in many forms, both inside and outside of the classroom. One of the participants in this study holds a leadership role in a local theater group, a local theater group for children with and without disabilities. She has been involved in this organization for many years and has been able to devote more time to it in retirement. Other participants explained that since retirement, they have become more actively involved in church and have taken on more responsibility that they could not have handled while working. One of the participants sews and started a sewing club for children after she retired. Due to their wealth of knowledge and experience in the field, they can assist new teachers through workshops or professional development seminars. One of the participants in this study said that her former principal calls her every time she needs to hire a new teacher because she values her ability to recognize talent and ambition during the interview process. Some of the participants said they still attend sporting events and competitions because they enjoy cheering for their students and maintaining a positive connection with their district. Retired P-20 educators continue to be valuable resources within their communities.

Limitations

The sample size for this study may not be a true representation of all retired P-20 educations throughout the State of Kentucky. In addition, the findings may be limited because all the data were collected in one section of the state. Ethnicity was not necessarily part of this research study, but greater diversity among the participants might have added to the richness of the discussions about retirement experiences. Another limitation of this study was the subjective nature of qualitative research; although it can be easily transferred from one setting to another, qualitative research is difficult to generalize. Finally, the researcher made every attempt to maintain objectivity and avoid bias during the data collection process, but researcher bias may have occurred, unbeknownst to the researcher.

Recommendations for Future Research

For future research, a mixed methods study with a larger sample size would allow for greater transferability of findings. Additional or follow-up studies may include participants from more counties throughout Kentucky instead of only the western portion of the state. Research focusing on the retirement transition of Kentucky public administrators would add to the scope of knowledge on this topic. Finally, since each state has different retirement laws and regulations, a study involving retired P-20 educators from other states would enhance the reader's perspective on the preparation for, and transition to, retirement.

Summary

This qualitative research study examined the experiences of recently-retired P-20 educators as they transitioned from teaching in Kentucky public schools to retirement. The researcher interviewed a total of 12 participants who had between nine and forty-eight years of teaching experience. To better represent the P-20 continuum, the researcher chose participants from elementary school, middle school, high school, and college, and all had retired within the past three years. The four categories that emerged (physical, mental, social/emotional, and financial health) and the pertinent themes within each category, allowed the researcher to gain a better understanding of the issues educators face when transitioning into retirement.

From a physical health perspective, this study revealed that public educators in Kentucky who choose to retire after 27 years of employment experience may not always do so because of disease or serious illness. They may encounter stress, exhaustion, arthritis, and limitations due to weight, but may consider themselves to be in good overall physical condition. In fact, some may feel healthy enough to come out of retirement and begin a second career.

From a mental health perspective, this study revealed that public educators in Kentucky may experience a shift in their identity after they transition to retirement. Some describe it as "identity loss." After having been known as teachers for 27 years, they may struggle to find comfort in their new roles. The absence of workplace activity may well lead to decreased self-worth and insecurity. Additionally, educators must figure out a new system of time management after they retire, as the school calendar no longer dictates their whereabouts.

From a social/emotional health perspective, this study revealed that educators may experience isolation and/or feelings of loneliness following their transition to retirement. They may find that their social circles change; instead of spending time with colleagues, they may devote more time to friends in other areas of life. Time spent with family members may increase. Experiencing the transition to retirement with spousal support may lead to increased feelings of satisfaction and achievement.

From a financial health perspective, this study revealed that educators who start begin to save for retirement when they are young, may enjoy a much smoother and more comfortable experience before, during, and after their transition into retirement. Educators who do their research about retirement with the help of KTRS often feel more prepared and knowledgeable about the process. Furthermore, educators stress the importance of living below their means while employed so they may experience greater economic freedom after retirement.

Although the timing and motivating factors for retirement may differ between educators, gaining a better understanding of the preparation needed and the physical, mental, social/emotional, and financial factors involved in the process, may assist future P-20 educators as they make the transition from teaching into retirement.

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Appendix A

Dear Retired P-20 Educator,

I am writing to invite you to participate in a doctoral study I am conducting titled: A Phenomenological Study of the Transition to Retirement of P-20 Educators in the State of Kentucky. The purpose of this phenomenological study is the explore the transitional issues and experiences of recently-retired P-20 educators in Kentucky.

You have been selected to participate in this study based on the fact that you have recently retired from the field of education. I am interested in learning about your viewpoints and perspectives related to the retirement transition process.

The time frame for this project is January 2020 through May 2020. I anticipate conducting one audio-recorded face-to-face or telephone interview with you at mutually agreed-up location. The interview will last approximately 60 minutes. Prior to conducting an interview with you, I will provide you with an outline of the questions I would like to ask. This will give you time to think about your responses before the interview. I will also give you an Informed Consent Form to read and sign before I am permitted to collect any information from you. I am available to answer any questions you have regarding this study. You have the option to decline participation in this study.

If you agree to participate in this study, I might ask you some clarifying questions to gather additional information related to your responses to my interview questions. Please note that all of the data I collect will be confidential to eliminate any potential risk to my participants. No known risks or discomforts are associated with participating in this study, and you have the option to withdraw your participation at any time, should you choose to do.

In the event that the findings from my research are viewed favorably, the professional community may decide to use my data in presentations and/or publications. However, all names within my study will remain confidential. All original data will be locked on a password-protected laptop computer for three years after collection and audio recordings will be destroyed immediately following transcription.

I would sincerely appreciate your participation in my research study. I can be reached at 856-264-1318 or cschwenck@murraystate.edu. I would be happy to answer any questions concerning this project and I look forward to hearing from you soon.

Sincerely,

Chanel M. Schwenck

Appendix B

INFORMED CONSENT FORM

Identification of the Project:

A Phenomenological Study of the Transition to Retirement of P-20 Educators in the State of Kentucky

Principal Investigator: Chanel Schwenck, Murray State University

Faculty Mentor: Dr. Randal Wilson, Murray State University, rwilson6@murraystate.edu, 270-809-3168.

Purpose of the Research:

You are being asked to take part in a doctoral study that will explore the viewpoints, experiences, and perspectives of P-20 educators during the transition from teaching into retirement. You have been selected based on the fact that you a recently-retired educator in Kentucky and served in that capacity in a P-20 setting. The researcher is interested in learning about your transition experience into retirement.

Procedures:

The time frame for this study is January 2020 through May 2020. The researcher anticipates conducting one audio-recorded face-to-face or telephone interview with you, which should last approximately 60 minutes. However, follow-up questions may be necessary for clarification purposes. The interview will take place at a mutually agreed-upon location. Prior to the interview, the researcher will provide you with an outline of the questions to be asked. This will give you time to think about your responses before the interview.

Risks and/or Discomforts:

There are no known risks or discomforts associated with participating in this study.

Benefits:

There may not be any benefits directly associated with taking part in this study, but your responses may help the researcher and the professional community better understand the positive and negative aspects of the retirement transition process experienced by P-20 educators.

Confidentiality:

All interview conversations will remain confidential. Pseudonyms will be used for all participants when reporting the research. Digital data will be stored on a password-protected laptop computer. Physical data will be stored in a locked filing cabinet in the researcher's office at 3233 Alexander Hall on Murray State University's main campus. Audio recordings will be destroyed immediately after transcription. Physical data will be destroyed three years after collection.

Freedom to Refuse/Withdraw:

You are free to refuse participation or withdraw your participation from this research study at any time.

Contact Information: Any questions about the procedures or conduct of this research should be brought to the attention of Chanel Schwenck at cschwenck@murraystate.edu or Dr. Randal Wilson at rwilson6@murraystate.edu or 270-809-3168.

Consent. Right to Receive a Copy:

Your signature certifies that you have decided to participate in this research study. You will be given a copy of this consent form.

Signature of Participant:

____________________________________ __________________

Signature of Research Participant Date

The dated approval stamp on this document indicates that this project has been reviewed and approved by the Murray State University Institutional Review Board (IRB) for the Protection of Human Subjects. If you have any questions about your rights as a research participant, you should contact the MSU IRB Coordinator at (270) 809-2916 or msu.irb@murraystate.edu.

MURRAY STATE
UNIVERSITY
Institutional Review Board
Approved:12/17/19 Expires:12/16/20

Appendix C

MURRAY STATE
UNIVERSITY

Institutional Review Board

328 Wells Hall
Murray, KY 42071-3318
270-809-2916 • msu.irb@murraystate.edu

TO:	Randal Wilson Educational Studies Leadership and Counseling
FROM:	Institutional Review Board Jonathan Baskin, IRB Coordinator JB
DATE:	3/27/2020
RE:	Amendment to Human Subjects Protocol I.D. – IRB # 20-115

The IRB has completed its review of the amendment submitted for your student's Level 1 protocol entitled *A Phenomenological Study of the Transition to Retirement of P-20 Educators in the State of Kentucky*. After review and consideration, the IRB has determined that the changes, as described in the amendment application, will be conducted in compliance with Murray State University guidelines for the protection of human participants.

The updated forms and materials that have been approved for use in this research study are attached to the email containing this letter. These are the forms and materials that must be presented to the subjects. It is your responsibility to ensure that only the updated materials are used from this point forward. Use of any process or forms other than those approved by the IRB will be considered misconduct in research as stated in the MSU IRB Procedures and Guidelines section 20.3.

This amended Level 1 protocol is valid until 12/16/2020.

If data collection and analysis extends beyond this time period, the research project must be reviewed as a continuation project by the IRB prior to the end of the approval period, 12/16/2020. You must reapply for IRB approval by submitting a Project Update and Closure form (available at murraystate.edu/irb). You must allow ample time for IRB processing and decision prior to your expiration date, or your research must stop until such time that IRB approval is received. If the research project is completed by the end of the approval period, then a Project Update and Closure form must be submitted for IRB review so that your protocol may be closed. It is your responsibility to submit the appropriate paperwork in a timely manner.

You may begin data collection using the approved changes.

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afforded

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Appendix D

Examples of Interview/Probing Questions

Personal Background

What is your age?

Are you married?

What is your educational background?

How long have you been an educator?

How long have you been an educator in Kentucky?

What was the position you held at retirement?

When did you transition into retirement?

Q1: How do the individuals describe their preparation for retirement from the field of education?

Were you ready to retire?

How did you prepare for retirement?

What influenced your decision to retire?

What were your concerns about retirement?

What about your position made you want to retire?

What, if any, were your fears about retirement?

Who/what was your primary source of support while transitioning into retirement?

Q2: How do the individuals describe their transition process from a P-20 educator to a retired professional?

When you decided to retire, what emotional issues did you experience?

When you decided to retire, what social issues did you experience?

When you decided to retire, what physical issues did you experience?

What did you experience in relation to time management?

What did you experience in relation to family and friends?

Were there any unusual encounters you experienced during your transition to retirement?

Q3: How do the individuals describe the motivating factors that led them to the decision to retire from the field of education?

What was the state of your physical health when you decided to retire?

What was the state of your financial health when you decided to retire?

What was the state of your emotional health when you decided to retire?

What was the state of your mental health when you decided to retire?

What was your social status at work when you decided to retire?

Were there any external factors that assisted you in the decision to retire?

What aspects of the transition process would you change, if any, to make an easier move into retirement?