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A Phenomenological Study of the Retirement Transition of K-12 Educational Administrators in the State of Alabama

Lee A. Hicks

University of Nebraska-Lincoln, hicksla@yahoo.com

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A Phenomenological Study of the Retirement Transition of K-12 Educational

Administrators in the State of Alabama

by

Lee Alan Hicks

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A Phenomenological Study of the Retirement Transition of K-12 Educational

Administrators in the State of Alabama

Lee A. Hicks, Ed.D.

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Adviser: Brent D. Cejda

This phenomenological research study explored the experiences of educational administrators in the transition from their administrative responsibilities into retirement. The study was guided by a grand tour question addressed by three sub-questions. Data collected during the individual interviews with 10 retired educational administrators provided the basic understanding of the issues and lived experiences as they transition into retirement from fulltime employment as educational administrators to retirees from the State of Alabama educational system. An analysis of interview data revealed four themes regarding the perceptions and lived experiences of recently retired K-12 educational administrators from the State of Alabama. These four major themes were (a) finances, (b) pressures, (c), self-importance, and (d) health issues. The experiences of recently retired participants showed economic issues have a profound effect upon retirees, especially when they are unfavorable, and the absence of workplace activity may well lead to decreased self-worth and insecurity. Either or both, and in isolation or combination with other factors can impact their mental and physical health. The participants expressed a desire for all educational administrators to prepare earlier for retirement, attend retirement planning seminars and utilize family to successfully transition into retirement. The research study was not without limitations and further research on the topic was recommended.

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Chapter 1

Introduction

The transitional process to retirement by today's K-12 educational administrator is an issue of considerable importance for the persons undergoing that experience and also for the aspect of the United States' population that is moving out from the status of being gainfully employed in a profession. Admittedly some such persons migrate into another work position that provides monetary remuneration, but perhaps most do not. "Retirement is one of the most challenging transitions we experience during our lifetime. Not only are we leaving a job that we have learned to do well, co-workers who had become friends, and structure expectations for our workday, we also may be losing the part of our self-esteem that comes from company recognition of a job well done" (Ashman 2007, p.1).

For most persons in the industrialized world retirement from gainful employment is a time when they stop working, volitionally or forcefully. In the arena of K–12 education in the United States there is an increasingly rapid departure of administrative professionals (Rayfield & Diamantes, 2003), and when such persons depart they take away valuable experiences and also tacitly require a dual level of compensation – to them and their replacement.

According to estimates from the United States Department of Labor (2008), 40% of the Nation's 93,200 public school principals were nearing retirement. Some were electing to leave the profession because of having earned sufficient longevity, while others were electing to leave for varied personal reasons (Rayfield & Diamantes, 2003). Neither of the two issues, sufficient longevity nor personal reasons has been addressed adequately in the scholarly literature. Consequently, the pivotal issue for this investigation was the departure from employment by an

experienced school administrator. In fact, a glaring lacuna exists concerning public school administrators' personal experiences as they approach and enter retirement.

Most such persons will or already have made the transition from a life-long journey of guiding the learning experiences and opportunities for countless students and simultaneously providing leadership to numerous fellow educators. Such responsibilities tend to weigh heavily upon individuals and typically consume their professional work time, and quite possibly much of their personal time. Changing to a different life style, especially one that no longer carries a mantle of intense obligations and ostensible respect can be welcomed and also be emotionally liberating. How to make such a transition in an emotionally satisfying manner tends to be a slippery topic, it has eluded clarification and usually is addressed in vague terms.

Personal Considerations

Some educators begin to grapple with the questions of emotional and social preparation and wonder about their personal comfort after leaving a long-standing routine. Because work typically is an important part of a person's life, retirees face a multitude of work-related concerns such as job loss, grief, guilt, loss of self-esteem, loss of identity, and loss of social support (Archer & Rhodes, 1993). For many, the time of retirement might loom as a frightening void. Others anticipate the change and welcome opportunities for new career avenues, volunteering, traveling, spending more time with important persons, and possibly relocating.

Retirement, according to the American Heritage Dictionary (2000), is the withdrawal from one's occupation, business or office, and comes after having finished one's active working life. However, this term can have different meanings depending on a person and a context. Atchley (1976) said that the notion of retirement was perceived differently by the persons involved. For some it could be an event for a retirement party or a retirement gift. Others might

consider it as a signal to begin an extended trip, while others could view the event as a time for

receiving forms to be completed for pensions, extended health care benefits, etc. Not to be

ignored is that retirement often puts a person into a new role, collecting money without having a

requirement for performing acceptably in a workplace. Or, it might be considered a phase in the

latter part of a life that comes after many years of employment, one when a person augments

financial resources by juxtaposing additional efforts that generate income. Atchley's thesis on

that point was that each person tended to have a personal interpretation on the phenomenon of

retirement.

In the K-12 arena, educational administrators approaching the stage of life when

retirement looms, often ponder possibilities pertaining to work. Rayfield & Diamantes (2003)

states some might reflect upon their known educational system and wonder if they could try to

seek positions that intrigued them for some time. Others think about continuing to work in an

educational context because of a fear that their savings would not be adequate for an extended

period of time. Others consider options for re-focusing their definition of work and seek to

become engaged in other compensatory activities. Most, however, aspire to leave their

administrative positions with the belief that they were satisfied with their efforts and had

accomplished all that was attractive, no part of education that particularly interested them was

left untried or unexplored (Rayfield & Diamantes, 2003).

School administrators often wonder how their lives would be without the jobs that gave

them a certain sense of self, structure and customary social contacts. Engler (2003) claimed that

educational administrators were concerned with the welfare and well-being of others; however,

during the major life transition to retirement, it was essential that the focus be turned inward.

Saying goodbye to one life stage and entering another one was not easy, and it was as imperative

to devise an action plan for the second half of life as it was important to say goodbye to the first half. Engler claimed that one of the most meaningful steps during that difficult time was to make a list of what would be missed and what would not be missing from the old position. The main goal was to reconstruct, in the new career regardless of its face, all the activities that stood out as interesting things that would be missed from the old position.

In regards to the transitioning process of employment to non-employment (as with school administrators) there is some scholarship: military to civilian life, executive's retirement transition, and even professional women's transition into retirement (Jones, 1979; Spiegel & Shultz, 2003; Wilson, 1987; Sonnenfeld, 1988; Bickson & Goodchilds, 1991; Deviney & Solomon, 1995; Price, 2003). But there is little definitive information available that addresses K-12 educational administrators approaching and/or entering the change of life stage termed retirement. Most available studies have sought to identify emotional and personality factors of retiring persons and their apparent or overt preparedness for the career transition process. Those studies centered on themes including: (1) a participant's image of successful retirement, (2) how participants prepared for and handled the transition into retirement, (3) how lost roles and activities were replaced, (4) what surprises and concerns were encountered, and (5) in retirement, what is the same as when a person worked and what was different (Spiegel & Shultz, 2003; Sonnenfeld, 1988; Price, 2003).

Purpose for Study

In 2007, the Alabama Department of Education (2008) stated there were a total of 3216 K-12 educational leaders (Superintendents, Assistant Superintendents, Principals, Assistant Principals and Directors) employed by city and county school systems within the state. The Council for Leaders in Alabama Schools projected that Alabama, like most of the nation, was

entering a decade in which there would be a significant turnover in the principalships due to retirement. Utilizing the national formula for expected retirees, within five-years, 1200 principals were expected to retire in the State. Another 900 were expected to leave their respective positions within 10-years (Spencer & Kochan, 2000).

This qualitative study was proposed to generate a body of scholarship that would serve as a platform to understand the transitional lived experiences of K-12 educational administrators within the State of Alabama. Transitions are "any event, or non-event, that results in changed relationships, routines, assumptions, and roles" (Goodman et al., 2006, p. 33), need to be understood as an experience that can be positively or negatively perceived depending on the individual and the holistic context in that moment in time (McGill & Lazarowicz, 2012). Schlossberg's Transition Theory (1984) provides a theoretical framework that helps to better understand the key aspects to the experience of transitions. The original theory has since been revised in 1995 and most recently in 2006. This theory has been used to study multiple groups that have transitioned into new settings including retiring faculty members (Goodman & Pappas, 2000).

The three major parts of this theory are: approaching transitions; taking stock of coping resources; and taking charge (Schlossberg, Waters, Goodman, 1995). "The first part [approaching transitions] reflects the experience that occurs leading up to the transition; transitions will have different impacts on individuals depending on the relativity, context, and impact and whether the transition is an event or non-event (Goodman et al., 2006)" as cited in McGill & Lazarowicz (2012, p. 132). In the second part, taking stock of coping resources, one can better understand how the person will cope with the transition when they can see both the liabilities (negatives) and assets (positives) within each of the four categories (4 S's) of self,

support, strategies, and situation (Anderson, Goodman, & Schlossberg, 2012). Schlossberg's theory also posits that there is importance in knowing whether the event is considered planned, unplanned, or a non-event, which can impact the results within each of the "4 S's." If assets outweigh liabilities then the transition will be less difficult (Schlossberg, Waters, Goodman, 1995). In the final part, the person experiencing the transition begins to use new strategies to manage the transition (McGill & Lazarowicz, 2012).

Assessing differences between pre- and post-transition environments can help gauge the impact the transition will have on the student (Goodman et al., 2006). There are two levels of appraisals involved for the individual in transition: the primary is how (s)he feels about the transition in general; and the secondary is how (s)he feels about their resources in dealing with the transition (McGill & Lazarowicz, 2012).

The aim of the study is to define and explore the experiences of educational administrators in the transition from their administrative responsibilities into retirement. It was anticipated that findings from this research would help educational administrators, teachers and other professionals, regardless of area of employment, as they approached a point of departure from their primary professional lives. The expectation was that by better understanding how others prepared for their transition and the possible important contributions awaiting them in their future roles as contributing citizens to society, the persons in the transitory status and also those about to enter it would have their anxieties mollified. Ten purposefully selected participants were interviewed and then allowed to verify the contents of their respective transcriptions.

Research Questions

Grand tour question.

How do the individuals describe their process and experience(s) as K-12 educational administrators during the transition from their administrative responsibilities into retirement?

Sub-questions.

1. How do the individuals describe the preparation for retirement from the profession of education?

2. How do the individuals describe the transition from employment as an education administrator to that of a retired professional?

3. How do the individuals describe the transition of "taking charge" (i.e., managing the transition) as they move from K-12 responsibilities to retirement?

Assumptions

The current qualitative phenomenological research study to explore the transitional and lived experiences of recently retired K-12 educational administrators does include one assumption. For the purpose of the study, there was the assumption the subjects would be honest and truthful when answering the interview questions. The results and validity of the study depended on the subjects providing truthful answers during their interviews as this became a part of the data collection process as well as the foundation to help address the research questions. In the event a participant did not provide honest responses, there was the possibility of the data being skewed and not be useful.

Limitations

This multi-site phenomenological study was conducted with 10 recently retired K-12 educational administrators. A limitation associated with qualitative study is related to validity

and reliability. "Because qualitative research occurs in the natural setting it is extremely difficult to replicate studies" (Wiersma, 2000, p. 211). Data will be collected at each site through in-depth interviews, observations and note taking. Each interview will be audio recorded. Following each interview the recording will be transcribed. Using several data collection methods at each site, having the audio recording transcribed and designing this study with multiple sites were purposeful decisions by the researcher to address concerns regarding validity and reliability of the study. Support for this was provided by Wiersma (2000) when he wrote that, "Verifying results and conclusions from two or more sources or perspectives enhances internal validity" (p. 211). Another limitation of qualitative studies is generally thought to be generalizability. "Although no qualitative studies are generalizable in the statistical sense, their findings may be transferable" (Marshall and Rossman, 1999, p. 43). This study may not be generalizable to all situations. However, it will provide descriptions and lived experiences of how K-12 educational administrators within the State of Alabama view their transition into retirement.

Delimitations

This phenomenological study confined itself to gathering data from recently retired K-12 educational administrators within the State of Alabama. The study only included recently retired administrators who have retired from the educational profession within the last five years. The five years since retirement is a vital part of the study because the experiences are still being felt and are relatively new to the participants. The timeframe for the research study was six months and included data collected through interviews.

Definitions

 Assistant Principal is the assistant chief administrator of a school where the grades taught span the range from preschool to twelfth as defined by the Alabama State Department of Education Personnel Codes (2009).

 Assistant Superintendent is the assistant chief administrator for the school system. He/She assists the superintendent in overseeing all the day to day operation of a school system as defined by the Alabama State Department of Education Personnel Codes (2009).

 Average Final Salary *(Compensation)* is the average of the highest three years (July - June) out of the last 10-years the member made contributions in the State of Alabama. Partial years are included when calculating the average final salary if they benefit the member.

 Council for Leaders in Alabama Schools (CLAS) is a professional organization that represents educational administrators in the State of Alabama.

 Coordinator of Special Education is an individual who oversees the special education program for the system as defined by the Alabama State Department of Education Personnel Codes (2009).

 The Maximum Benefit is the largest monthly benefit available to the retired member. It is payable to the retired member as long as he or she lives. All monthly benefits cease at the death of the retired member; however, the designated beneficiary will be eligible to receive a one-time payment of a proportion of the deceased member's monthly benefit which will be commensurate to the number of days the retired member lived during the month of his or her death as stated by the Teacher Retirement System of Alabama (2009).

 Phenomenon is "the central concept being examined by the phenomenologist. It is the concept being experienced by subjects in a study" (Creswell, 1998, p. 236).

Phenomenology is "the study of lived experiences and the way we understand those experiences to develop a worldview" (Marshall & Rossman, 1999, p. 112).

Principal is the chief administrator of a school where the grades taught span the range from preschool to twelfth as defined by the Alabama State Department of Education Personnel Codes (2009).

Qualitative Research is an inquiry process of understanding that explores social and human problems. This methodology allows the researcher to build complex pictures, analyze words, provide detailed viewpoints of participants, and conducted in a natural setting (Creswell, 2007).

Retirement is the withdrawal from one's occupation, business or office, and having finished one's active working life (American Heritage Dictionary, 2010).

Retirement Systems of Alabama (RSA) is an organization that manages and invests the retirement assets for its members and beneficiaries. In Alabama, all public school employees belong to the Alabama Teachers Retirement System.

Schlossberg 4S Transition Model is defined a transition of any event, or non-event, that results in changed relationships, routines, assumptions, and roles.

School Superintendents of Alabama (SSA) is a professional organization that represents school superintendents in the State of Alabama.

Superintendent is the chief administrator for the school system. He/She oversees all the day to day operation of a school system as defined by the Alabama State Department of Education Personnel Codes (2009).

Theoretical saturation is achieved when no new categories or relevant themes are emerging and the development of categories; including properties, dimensions, and variation that

delineate relationships between concepts have been explored in depth (Strauss & Corbin, 1998). This term may also denote that the researchers are saturated with the data process due to time, money, or energy constraints (Strauss & Corbin, 1998).

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

Triangulation is "the process of corroborating evidence from different individuals…types of data…or methods of data collection…in descriptions and themes in qualitative research" (Creswell, 2005, p. 252).

Years and Months of Creditable Service is the total amount of creditable service to include membership service, prior service, purchased service and transfer service for educators as stated by the Teacher Retirement System of Alabama (2009).

Summary

This chapter has presented an overview of the issue addressed and provided reasonable justification for the undertaking of such an investigation. The significance of the study was to explore and conceptualize the process and lived experiences of educational administrators during the transition from their administrative responsibilities into retirement. It is anticipated that findings from this research would help educational administrators, teachers and other professionals, regardless of area of employment, as they approached a point of departure from their primary professional lives. The expectation was that by better understanding how others prepared for their transition and the possible important contributions awaiting them in their future roles as contributing citizens to society, the persons in the transitioning status and also those about to enter it would have their anxieties mollified. In the next chapter readers will find a review of relevant and available literature related to the topic of transitioning into the phase of

life considered to be retirement. That chapter begins with a road map of how the information is presented and the methods and rationale for this phenomenological study.

Chapter 2

Literature Review

This chapter has five sections, each providing a key content for the retirement transitioning process from employment to non-employment. Even though there is little definitive information available to address K-12 educational administrator's transition into retirement, there is information that covers retirement of professionals in other areas. Material in the next several pages will address the issue of retirement as considered from multiple perspectives. It is followed by information that addressed the importance of retirement planning when transitioning into retired life. Included are the subheadings of: Importance of the Transition, Planning for Retirement, and Financial Planning. The second section focuses on the transitioning process from military to civilian life. The third examines executives retirement transition issues experienced through this process. The fourth section examines the literature relative to professional women's transition into retirement. The final section examines in detail the Retirement System of the State of Alabama as it relates to educators.

Importance of the Transition

Transition is the psychological process of letting go of the way things used to be and then taking hold of the way they subsequently become (Bridges, 2001). Approaching transitions identifies the nature of the transition and provides an understanding of which perspective is best with dealing with it (Goodman, Schlossberg & Anderson, 2006). In between relating to and the taking hold again, there is a possibly chaotic but potentially creative neutral, a home when things are the old way, but are not quite a new way. Transition is how individuals come to terms with change.

Bridges (2001) believed without transition a change was mechanical, superficial, and empty. If transition did not occur or was begun and aborted, people ended up mentally and emotionally back at the start and the investment in change became a futile endeavor. The transition process ends the old and begins the new. Change can happen at any time, but transition comes along when one chapter of a person's life is over and another is waiting in the wings to make its entrance. Transition does not require that an individual reject or deny the importance of their old life, just that it is let go. Bridges (1991) stated that the relationship between change and transition was complicated because some people utilized external changes to distract them from the harder business of the letting go of subjective realities and identities. According to Dent and Goldberg (1999), individuals typically do not actively resist the change, but rather they may be resisting the loss of status, loss of pay, or loss of comfort.

Retirement is one of the most challenging transition experiences during a person's lifetime, particularly as it relates to employment. Typically it entails departure from a job learned to do well, co-workers who have become friends, and structured expectations for work days. Adding to the complexity is the issue of potentially losing the part of personal self-esteem that comes from company recognition of a job well done. A retiree also faces the strong possibility of a reduced income and the reality of physical limitations that oftentimes accompany an aging body. Walz, Craft, and Blum (1991) support this idea by "…reported negatives associated with retirement by university professors: loss of contact with students and colleagues, loneliness, feelings of uselessness, lack of structure, and concerns about finances" (p. 61).

Smaller incomes might encourage moving to a new, smaller domicile, less expensive vacations, and/or restrictions in life style. The adjustment tasks for retirees usually are not always obvious, and it is such uncertainty that tends to create emotional unrest. Retirees need to

come to grips with shifting the central point of reference for life from the job sphere to the family and world of retirees, however those two dimensions are defined.

Coping with the loss of involvement is a major task for many retired persons. Some cope by continuing a high level of activity by seeking monetarily remunerative employment or making commitments to engage in volunteer activities, others tend to disengage from life. Of course there are gradients between the two extremes, and it is important for persons making such transitions to understand that any change can be deemed satisfactory as long as it does not mean a disengagement from life (Sell, 1991). Retired adults are distinct with their choices of postretirement activities and such individuality should be encouraged and supported. Paradoxically, there tends to be little recognition of or planning for the potential depression that follows leaving full time employment and how the compression of energy can best be channeled.

According to Sell (1991) and Peppers (1976), 73% of persons who reported that work was a major source of satisfaction for them usually sought other employment, and were noted to be healthier, better educated, and had held positions of higher status than those who did not return to work. Yet, Sell reported that among those who do not return to financially gainful work, the more commonly cited activities were: volunteer service, hobbies and recreation (crafts and other artistic work), traveling (limited to the comparatively few who can afford it), and watching television with or without friends. Overall, the latter group of individuals usually expanded their leisure activities gradually and used moderation when participating. Education programs, self-development courses, seminars, and classes were becoming more popular with retirees regardless of whether they had elected to return to the work force or preferred to have a more self-directed lifestyle.

Professional educational administrators typically retire from work that has required intensive and continuous planning. Daily preparation has become automatic and usually a person does not recognize the stressors that accompany such employment. Departure from such a context is tantamount to deflating a balloon, it happens quickly and when finished there is little left to resemble the original configuration. Some persons welcome the change. Others do not know how to handle the change. Strasser and Sena (1990) stated that the "failure to think about retirement realistically, what it will mean each day, probably is the single greatest mistake made by people preparing to enter this transition" (p.160). Adults can be more actively involved in anticipatory socialization, that is, the process of beginning to prepare for the next role stage while still in the prior stage (LaRossa & Reitzes, 1993). Thus, the better informed a person is about the next role stage, the better able he/she will be to adjust to it and its new experiences. A straight forward research application of anticipatory socialization is that the more workers engage in retirement planning, the more positive will be their adjustment (Dorfman, Kohout, & Heckert, 1985; Mutran, Reitzes, & Fernandez, 1997).

Strasser and Sena (1990) euphemistically said that when people experienced an especially difficult, tense, or frustrating day during their working lives, it was not uncommon for them to fantasize about a time in the future when they would be lying under the sun, sipping an endless supply of refreshments, and listening to the quiet rustling of palm leaves. Such fantasies often involved moving to a warmer climate, taking life easy, living free of all physical and emotional problems, and being surrounded by other like-minded people. Over a period of time, such fantasies can assume the foundation of beleaguered educators' visions and understandings of retirement.

The fallacy of the fantasy view of retirement is that it pictures life in a state of surrounded animation. It is a snapshot that freezes life in an eternal moment, with no thought of what happened before or what will happen after that moment, and neglects awareness of life in a continuous flow, as a series of events, good and bad, easy and difficult that a retiree must encounter (Strasser & Sena 1990).

Although it would seem obvious that educators should plan for retirement, there are numerous reasons why many do not. They fail to understand the true meaning of retirement, looking upon it as an extended vacation rather than the start of a new career. Also, many individuals often associate negative and painful experiences with retirement such as living in nursing homes, being unable to take care of themselves, becoming dependent on grown children and thus want to avoid thinking about such a transition (Strasser & Sena 1990). Instead of looking forward to pleasant activities, many wonder how they will fill free time.

While retirement may reflect an initial loss of the worker role, retirees typically still are involved with family, friendship, religious and voluntary association roles which can provide stability and support as individuals work out the opportunities and the constraints of retirement (Moen, Kim, & Hofmeister, 2001). Thus, not only might other roles provide continuity and support as individuals enter retirement, but retirement could enable individuals to spend more time and energy in other valued roles (Reitzes & Mutran, 2004). Therefore, it may be assumed spending time in mutually enjoyable activities should prevent the boredom and emptiness that often lead to friction in their retirement (Vinick & Ekerdt, 1991).

Successful transition to retirement results from individuals' careful study of their personal circumstances and future expectation, and usually involves a sequence of investigation, contemplation, planning, and then action (Strasser & Sena 1990). Probably the most important

component is that of planning for the transition ahead of time (Ashman, 2007). Because of the

importance of this transition, I chose Schlossberg's model because it provides a practical

conceptualization of adult life transitions (Schlossberg, 1995). For these activities to be effective

and beneficial, they should be understood as a part of an ongoing process of preparation for this

transition and thus become a part of a person.

Planning for Retirement

Strasser and Sena, (1990) said that the first stage of the planning process toward

retirement was making the actual decision to retire. That was deemed to be the onset and was

characterized by a: psychological readiness to retire, awareness of time limitations, health

considerations, financial considerations, and possible forced retirement. The second stage,

Relinquishing Professional Identity, involved losing aspects of one's former professional identity

in a variety of contexts. The characteristics included: evidence of the initial stage (making the

decision), lessening of professional social contacts, loss of professional challenges, and

confronting stereotypes. The third stage, Re-establishing Order, was revealed as a time when it

was necessary to re-order daily life and to re-establish individually. The properties characteristic

of this stage were: time management, increased community involvement, role expansion and

sense of self. The final stage, Life in Retirement, occurred after initial adjustments and life

reordering had been accomplished.

Retirement, like unemployment, typically becomes a family affair and usually has a

marked impact upon relationships, especially if there is a spouse present. Individual

circumstances impact how the changed situation influences partnerships and while couples tend

to approach retirement collaboratively it does entail an adjustment for the parties involved. After

spending 70% of their time apart, during the working years, couples suddenly are confronted

with being in close proximity 80% of the time, or greater in some instances (Strasser & Sena 1990). Reitzes and Mutran (2004) "…expect that family roles, such as a spouse, provide social psychological continuity to retirees as they adjust to retirement. In addition, these family roles may supply social anchorage that enables social integration and enhances well-being among adults. Being married may also provide a source of consistency and stability as individuals make the transition into retirement" (p. 66).

Financial Planning

Proper financial preparation is another of the key elements for a successful retirement. Sufficient funds allow for greater options on how and where an individual can spend their time. Since strategies for ensuring adequate retirement income are affected by numerous variables, such as the income of an individual, his or her anticipated needs, the age when he or she begins planning for retirement, and the state of the economy, it is recommended that such persons consider devising strategies with financial planners (Strasser & Sena 1990). Proper financial preparation is a key element for a successful retirement. Sufficient funds tend to provide a retiree with greater latitude for how and where to spend their time in this stage of their life. Spokus (2002) stated that financial planning was considered the most important item to be discussed because, without adequate counseling, resources potentially could be inadequate and unavailable at a most significant period of their lives. However, retirees may encounter unanticipated physical and psychosocial problems unique to individuals and their environments.

Although retirement has been portrayed as one of the most serious later life transitions, the quality of the life experiences might escape adequate exploration. Economic issues usually have a profound effect upon retirees, especially when they are unfavorable, and the absence of workplace activity may also lead to decreased self-worth and insecurity. Either or both, and in

isolation or combination with other factors can impact their mental and physical health. Such an unanticipated consequence also might have a rippling effect that influences their relationships with friends and families. Gaining a better understanding of the transition process into retirement could help retirees be more open to lifestyle changes and maintain a better quality of life (Spokus, 2002).

Transitioning from Military to Civilian Life

Transitioning from full time gainful employment to a different set of circumstances, such as a form of retirement or moving to a different job after devoting many years to a job/profession is serious business. Unfortunately it is a business too few persons consider as being of sufficient importance to devote adequate energy and time prior to the event occurring. The Department of Labor (2008) stated that pivotal to a retiree's (however defined) successful transition was the planning process for executing the change and that required a carefully thought out Individual Transition Plan (ITP). The Military has recognized the consequences to the refashioning of a person's career and seeks to help persons craft a game plan for future education, training needs, and employment objectives based upon identified skills, knowledge, experiences, actions and activities, and abilities. The United States Department of Defense, in conjunction with the Veterans affairs offers a Transitional Assistance Program to assist today's military personnel transition into civilian life. The Transitional Assistance Program offers a two-year pre-separation timeline for all retirees to follow to ensure an affective transition into retirement. Regardless of whether an individual has served for two, four or 30-years, transitioning back to civilian status is deemed to be a huge challenge for most persons, especially those who had routinized daily schedules. But for almost all military personnel, the shift back to a civilian

status means they become faced with needing to assume greater, and perhaps immediate, responsibility for many of life's burdens.

MacEwen, Barling, Kelloway, and Higginbottom (1995) noted how civilian preparedness for retirement affected the retirement anxiety level among military personnel. One theory held that reasonable and sufficient pre-retirement planning enabled a military retiree to mitigate or even eliminate anxiety to the extent that many if not all of the adjustment difficulties were negated. That theory also claimed that such planning should begin at least one-year prior to retirement so as to facilitate the inculcation of the upcoming changes (McNeil, Lecca, & Wright, 1983). In the study conducted by Spiegal & Shultz (2003), they sought to determine if preretirement planning and having the knowledge, skills, and abilities that are readily transferable to civilian work for retiring naval officers. Their findings "indicated that preparing for one's retirement from the military can be a benefit. Those individuals who felt they had adequately prepared were satisfied with and adjusted well to their retirement" (p. 300). Also, Fuller and Redferring (1976) observed that preretirement planning was paramount to the successful adjustment of military retirees. They believed retired military enlisted personnel are more likely than retired officers to find their choice of a second career to be fairly commensurate with their military work duties since officers rarely move into a high civilian managerial position. Consequently, it was hypothesized that adjustment to retirement would be more successfully accomplished by enlisted men than by officers regardless of how well they planned or how long they had been retired. A three-factor analysis of variance for unequal groups was conducted to test the statistical significance of rank, number of years retired, and preretirement planning on retirement adjustment. The effects of all factors and all interactions of factors were found to be

nonsignificant with the exception of preretirement planning. Those who planned well adjusted well, regardless of rank or number of years retired.

Military preretirement planning alone is no guarantee that a person will make a successful transition. Despite good intentions and ostensibly careful planning some retirees encounter difficulty when attempting to transfer their knowledge, skills and abilities to the civilian arena (Dunning & Binderman, 1973; Kilpatrick & Kilpatrick, 1979). Parenthetically it should be noted that similar transition difficulties exist among many professional athletes, but their circumstances tend to be mostly obscured unless the issue is blatant. Among the military the number of persons involved is so large that it tends to hide behind the mass of data and usually is not acknowledged.

McNeil et.al (1983) contended that few retirees made either a lateral or upgrade job transfer upon their exit from the service, and many such persons needed to start at the bottom level of civilian jobs and prove themselves before moving up the chain of responsibility, and command. Moving from positions of command/authority with concomitant responsibilities might be a considerable hardship and Spiegal and Shultz (2003) claimed that preretirement planning alone probably would not be sufficient for successful postretirement adjustment and satisfaction.

Executives' Retirement Transition

When top executives are confronted with retirement, their emotional reactions likely results more from how they view themselves than from their perceptions of their jobs (Eden & Jacobson, 1976). Determinants of a favorable attitude toward retirement were sought in an interview study of 179 top executives, age 55 and over in 13 leading Israeli organizations. His research found that attitude towards retirement appears to be associated more closely with

feelings about oneself than with perceptions of the job. The departure of a business leader from the position often created a tension within the person because so many such individuals believed they personified the entity they were charged with leading, and perhaps too many became addicted to their apparent prominence and influence exerted (Sonnenfeld, 1988).

Bickson & Goodchilds (1991) stated that executives were more apt to identify with an organization than would most of the employees who went through or were entering the same transition into retirement. As a result, it is not uncommon for so-called business executives to fight the transition into retirement. Extending the issue to the Academy, it can be claimed that this explanation could clarify why some senior members of a faculty resist retirement and upon actually retiring, volitionally or otherwise, persist in being evident within the academic unit and too frequently become detriments to a smoothly functioning organization. When the cord finally is severed, regardless of the entity and environment, the person departing tends to believe that the process was unjust and thus harbors ill-will toward selected persons or even the entire entity. But, some persons are successful in making a change and retire from their job/profession expressing they either want to maintain the reputation built during their prime or desire to put the interests of succeeding generations of leaders and those of the community above their own interests (Sonnenfeld, 1988). This information was confirmed when Sonnenfeld (1988) spent five years studying and gathering information, interviewed the top fifty CEO's and surveyed the top one hundred fortune 500 executive. The results showed retirement was offensive to many and leaving their position was not truly an option.

Professional Women's Transition into Retirement

Originally, researchers only included women in retirement studies in order to examine the effect of retirement on marital satisfaction. According to Szinovacz (1983), one of the first

researchers to examine women's retirement, research in this area was essentially nonexistent prior to 1975. The neglect of women's retirement experiences initially was attributed to the assumption that retirement was not a relevant life transition for women, and that most were longing to be freed from the 'drudgery' of the labor pool. Parenthetically, it is justified to state that such views have been and currently are totally without foundation, and within the area of K-12 education women play an exceptionally important role serving in many leadership capacities, including senior educational administration.

As a consequence of the marked changes in life styles and life choices of women in the labor force, investigations addressing issues attendant to their retirement had increased. Researchers examining women's retirement have indicated that women experience more financial instability in retirement than do men (Deviney & Solomon, 1995). Hogan and Perrucci (2007) used data from a national Health and Retirement Study of 12,351 people born between 1931 and 1941 and their spouses who were not retired in 1992 but were retired in 2000. Their analysis indicated that black and white women earned less from employment, even after controlling for employment and marital status, educational credentials, and work experience. Black and white women were less likely to retire, even after controlling for employment, age, insurance, assets, and spousal employment/retirement status. After controlling for these gender differences in employment earnings and in retirement decisions, white women actually received more total (Social Security, pension, and asset) income in retirement than comparable white men. Black men continued to exhibit no significant differences (compared to white men), while black women continued to earn the least.

In addition, Hogan & Perrucci (2007) reported a considerable discrepancy at retirement between Black females and White males in both employment and retirement income.

Additionally, as a result of discontinuous work histories, retired women often received fewer social security benefits and rarely qualified for pension plans. Hanson and Wapner (1994) stated that the average income of retired females was equivalent to 58% percent of male income and also they reported that the loss of co-worker contact had a greater negative impact on women than it did on males. Paradoxically, women retirees usually were more active socially in their retirement years than their male counterparts (Hanson & Wapner, 1994; Matthews & Brown, 1988). Anne Matthews and Kathleen Brown found in their 1988 study that retirement was a less critical life event relative to others. The number of life events that an individual had, such as moving away from home, changing jobs, and a son or daughter leaving home, reflected how critical the event of retirement was seen. For men, the more major life events they experienced the less critical retirement became and just the opposite was found for women (Matthews & Brown, 1988). They also found pre-retirement attitudes to be a predictor of how an individual experiences retirement. Overall, how an individual experiences retirement for men depends on their occupation and life-style while for women depends on their health status and attitudes toward retirement (Matthews & Brown, 1988). Most of these studies suggest the event of retirement can lead to distress, a reorganization of goals and is otherwise a major life event.

Researchers investigating the retirement experiences of professional women have said that women's work roles were an important aspect of their identities. Price (1998), in her study of 31 female retirees with continuous work histories, found that their retirement was a multidimensional process. These women were describing not only the process of retirement but were also making recommendations and identifying experiences from which future female retirees could benefit. These "words to retire by" can serve as a foundation for future program development in the area of women's retirement as well as further study. Five themes were clearly

identified as issues of significance for women planning to retire and included setting goals, avoiding retiring too early, getting involved, managing time, and being self-sufficient.

Predictors of higher retirement satisfaction among women, a construct often equated with a satisfactory retirement adjustment, included financial security, timing of retirement, health, social relationships, and marital satisfaction (Price, 2003). In addition, the status of the family was found to be an important predictor of major life transitions for women.

Moreover, professional women reported a loss of professional identity, perceptions of reduced capabilities, and immediate dismissal of professional titles upon retirement (Price, 2003). Price's (2003) research used the grounded theory method to identify a common theme experienced among the fourteen retired professional women with continuous work histories. The common theme experienced among the women interviewed was the sacrificing of one's professional identity following retirement, the loss of social contacts, the loss of professional challenges, and encountering stereotypes during retirement. The data from this study indicated women with continuous work histories may enter retirement with apparent ease, yet experience difficulty adjusting to the loss of their professional role.

Current limitations of research on women's retirement include a dominant use of gender comparisons, a lack of emphasis on professional women's adjustment experiences, and a limited use of qualitative methodology (Price, 2003). Enabling women to describe their retirement experiences within the context of their lives is essential to gaining a better understanding of the retirement process as well as documenting methods of adjustment (Price, 2003).

The Retirement System of Alabama

In the State of Alabama, retirements for educational administrators are handled by the Retirement System of Alabama (RSA), which manages and invests assets for its members and

beneficiaries, both active and retired. RSA currently manages 21 funds with aggregate assets of approximately $35.4 billion (RSA Annual Report, 2007). In addition to overseeing the Teachers Retirement System (TRS), RSA manages the retirement of all State of Alabama employees (ERS) and the Judicial Retirement Fund (JRF).

The Retirement System of Alabama's economic impact is significant, generating annual revenues of $100.8 million to state coffers, $70.2 million to state income taxes, and $30.6 million for state sales taxes. Additionally, local (county and city) sales tax receipts total $32.2 million at the last annual check. Total income and sales tax revenues within the state were $133 million at the last audit (Center for Business & Economic Research, 2007). RSA also is involved in various community and economic development activities, including a focus on statewide economic development initiatives to attract various industries and businesses, promoting and funding tourism, and assisting with major construction projects. Many retirees claim to be confident about their financial status when they elect to retire, because the retirement system has a long history of producing good solid monetary benefits to its participants. Notably, the RSA is not the only retirement option made available to persons employed by the State of Alabama. Social Security, 401K, and retirement savings plans also are exercised through entities like Fidelity, Vanguard, and TIAA-CREF.

Educational Service Retirement

Service retirements benefits are available to members who cease Teachers Retirement System (TRS) covered employment and meet minimum service and/or age requirements. The monthly retirement benefit is made for life without interruption unless there is a return to full-time employment with a TRS agency, or to temporary employment that yields income in excess of the stated limits (see section addressing this topic later in chapter two) The Teacher

Retirement Handbook (2008) affirms that members are eligible to receive retirement benefits under either of the following conditions:

- He or she has at least 10-years of service credit and has attained the age of 60. The 10-years do not need to be continuous, but do need to be performed within the State of Alabama. In such instances a member is eligible to retire on the first day of the month following attainment of age 60.
- After accumulating 25-years of service credit regardless of a person's chronological age, a member may retire on the first day of the next month.

When a decision to retire is made, a member's retirement benefit is calculated based on a retirement formula that includes:

- Average Final Salary (Compensation): The average of the highest three years (July - June) out of the last 10-years the member made contributions. Partial years are included when calculating the average final salary if they benefit the member.
- Years and Months of Creditable Service: The total amount of creditable service to include membership service, prior service, purchased service and transfer service.
- Retirement Benefit Factor: The current benefit factor, as established by the State Legislature, is 2.0125%. This number is multiplied with the average final salary and the years of service to gain the maximum monthly benefit.

The retirement formula utilized by the TRS (2008) for maximum monthly benefit is:

Average Final Salary x Years and Months of Service x Benefit Factor ÷ 12 = Maximum Monthly Benefit.

When a member submits a retirement application, the staff calculates the monthly benefit under the Maximum Monthly Benefit or the Optional Monthly Benefit. The Teacher Retirement

Handbook (2008) states the Maximum Monthly Benefit pays the highest monthly benefit to a

retiring member of the TRS. This benefit is a lifetime benefit paid to the retiree on a monthly

basis. At the death of a retiree, all monthly benefits cease. The designated beneficiary(s) receives

a one-time prorated monthly benefit covering the days of the month that the retiree was still

living. However, a retiree can choose from several Optional Monthly Benefits to provide a

benefit for a beneficiary (person or trust) by selecting one of the following options.

- *Option 1:* The monthly benefit under Option 1 is slightly less than the maximum.

  This benefit is a lifetime benefit paid to the retiree on a monthly basis; however, if the

  retiree dies prior to receiving payments exceeding his or her account balance, the

  remaining balance will be paid to the designated beneficiary(s).

- *Option 2 (100% Survivor Benefit):* Option 2 allows the retiree to receive a reduced

  benefit over the life of the retiree in return for allowing the designated beneficiary

  (only one beneficiary may be designated) to receive the same lifetime benefit after the

  retiree's death. The benefits are based on the ages of the retiree and the beneficiary.

  Once the member retires, he or she cannot change their beneficiary unless the

  beneficiary predeceases the retiree or if the retiree and the beneficiary become

  divorced.

- *Option 3 (50% Survivor Benefit):* Option 3 allows the retiree to receive a reduced

  benefit over the life of the retiree in return for allowing the designated beneficiary

  (only one beneficiary may be designated) to receive one-half the retiree benefit over

  the beneficiary's lifetime after the retiree's death. The benefits are based on the ages

  of the retiree and the beneficiary. Once the member retires, he or she cannot change

their beneficiary unless the beneficiary predeceases the retiree or if the retiree and the beneficiary become divorced.

- *Option 4:* Members may elect to receive a monthly benefit actuarially equivalent to the regular retirement benefit. The monthly benefit paid to the beneficiary cannot exceed the limits determined by federal tax laws. The TRS Board of Control must approve this option.

The TRS mails this information to the retiring member, along with a form (Retirement Benefit Option Selection) to elect the benefit the member wishes to receive. If no election of an option is made prior to the effective date of retirement, the law specifies that the member will receive the Maximum Monthly Benefit retirement allowance. Below is an illustration (Table 2.1) of how a person's retirement benefits would be determined using the Table of Maximum Monthly Retirement Benefit.

Table 2.1: *Explanation of how monthly monetary benefits are determined*

Average Highest Three-Year Salary	Years of Creditable Service							
	10	12	14	16	18	20	22	24
$10,000	168	201	235	268	302	335	369	402
12,000	201	242	282	322	362	403	443	483
15,000	252	302	352	403	453	503	553	604
17,000	285	342	399	456	513	570	627	684
20,000	335	402	469	536	604	671	743	805
22,500	377	453	528	604	679	755	830	906
25,000	419	503	586	670	755	839	922	1006
27,500	461	553	646	738	830	922	1015	1107

Average Highest Three-Year Salary	Years of Creditable Service							
	10	12	14	16	18	20	22	24
30,000	503	603	704	806	906	1006	1106	1208
32,500	545	654	763	872	981	1090	1199	1308
35,000	587	704	822	939	1057	1174	1291	1409
37,500	629	755	880	1006	1132	1258	1384	1509
40,000	671	805	939	1073	1208	1342	1476	1610
45,000	755	906	1057	1208	1358	1509	1660	1811
50,000	839	1006	1174	1342	1509	1677	1845	2013
55,000	922	1107	1291	1476	1660	1845	2029	2214
60,000	1006	1208	1409	1610	1811	2013	2214	2415
65,000	1090	1308	1526	1744	1962	2180	2398	2616
70,000	1174	1409	1644	1878	2113	2348	2583	2818
75,000	1258	1509	1761	2012	2264	2516	2767	3019
80,000	1342	1610	1878	2147	2415	2683	2952	3220
85,000	1426	1711	1996	2281	2566	2851	3136	3421
90,000	1509	1811	2113	2415	2717	3019	3321	3623

By utilizing the method established by the Teacher Retirement System, individuals transitioning into retirement can understand what financial compensation they will receive after they leave their respective positions of fulltime employment. As stated earlier, with such information they can then collaborate with a knowledgeable financial adviser, or do so alone if they are competent, and plan out how their future income will materialize.

RSA -1 Deferred Compensation Plan

The RSA-1 Deferred Compensation Plan was established to allow public employees to defer receipt of a portion of their salary until a later determined date, usually at retirement or

termination of service. Because receipt of the income is deferred, it is not included in an employee's Federal or State of Alabama gross taxable income. A majority of educational administrators working for the State of Alabama expect their retirement income to come from three sources: their pension plan, Social Security, and personal savings. The TRS (2008) identifies any public official or employee of the state of Alabama or any political subdivision thereof as eligible to participate in the RSA-1 Deferred Compensation Plan, regardless of age or participation in the RSA. Participation in RSA-1 is strictly voluntary.

A TRS member can enroll in the RSA-1 at any time during employment, and there is no administrative, membership, investment transaction, sales or commission fees for participation. All the money deferred and all investment earnings are placed into a member's account.

Limitation on Earnings

A TRS retiree employed with a TRS agency may continue to receive full retirement benefits provided the retired member meets both of the following conditions:

- The retiree must not be employed or under contract for permanent, full-time employment.

- The retiree's salary cannot exceed the limitation on earnings. The limits are subject to change each year based upon the Consumer Price Index (CPI). The limit for the 2008 calendar year is $21,000 and $22,000 for calendar year 2009.

The TRS (2008) also states if a retiree's earnings or remunerations exceed the annual limitation on earnings, the retirement benefit will be suspended for the remainder of the calendar year or for the remainder of the month if the retiree is subject to a monthly earnings limitation.

- Retirees who return to work with a TRS member agency in the same calendar year as their retirement are subject to a monthly earnings limitation. The monthly limitation is 1/12 of the yearly limitation, which for 2008 is $1,750 and $1,833.33 for 2009.

- Retirees who return to work with a TRS member agency in a subsequent year from their retirement are subject to a yearly earnings limitation.

- If a TRS retiree exceeds the annual or monthly limitation on earnings, the employing agency must notify the RSA immediately.

Full-Time Employment with the Teacher Retirement System

Some educators elect to opt out of receiving retirement income, usually because the person moves into a gainfully employed fulltime position with a TRS member agency. In such instances a person must have his or her retirement benefit suspended until he or she again withdraws from service. The intent is to preclude persons from double-dipping, especially when the new career follows immediately after the first one. If a retiree is employed for a period of two-years in that new position, he or she may petition the TRS Board of Control to permit resumption of participation in the TRS. Upon approval, a member will pay the contributions over the non-contributing period plus interest and begin contributing for future compensation. Upon termination of service from that second position, such a person's retirement benefit would be recalculated to include service accrued since reemployment.

Summary

This chapter has presented the research literature regarding the transition process into retirement. The research reviewed was relevant to the study by discussing the importance of retirement planning in the transition into retired life. The data established that planning for retirement and financial planning assist in this transition into the phase of life considered

retirement. In addition to planning aspects for retirement, the studies in this literature review also indicated the issues experienced in the transitioning process from military to civilian life, executives retirement and professional women's transition into retirement and how many struggle with anxiety and lose their professional identity. However, increased activity and family influences can reduce the severity of these issues experienced in retirement. Finally, the literature in this chapter gave a detailed map of the Retirement System of the State of Alabama as it relates to educators and their eligibility, benefits, options and additional deferment plans. Study methodology is presented in the following chapter.

Chapter 3

Methods

This chapter begins with a rationale for using qualitative research with the focus on the phenomenological approach. It is followed by an explanation of the design employed for this investigation. The next section explains the sampling method used and participant inclusion criteria, followed by explanations of the data collection process and then the approach to analysis. Toward the latter parts of this chapter is information on the tools for establishing credibility of the findings, ethical considerations, and then the role of the Researcher.

Research Rationale

To answer the questions related to the transition into retirement by K-12 educational administrators, the Researcher employed a qualitative approach because it was "an inquiry approach useful for exploring and understanding a central phenomenon" (Creswell, 2005, p. 596.) Creswell pointed out that the important characteristics of qualitative research included:

- Qualitative researchers typically collect data through face-to-face contact in natural settings rather than in labs or through surveys.

- Qualitative researchers are a research instrument.

- Qualitative researchers gather data from multiple sources.

- Qualitative researchers analyze data inductively constructing categories and themes.

- Qualitative researchers concentrate on the meanings participants held regarding the central phenomenon rather than the meanings held by the researcher and writers of literature.

- Qualitative researchers anticipate the design to emerge as data was collected.

- Qualitative researchers use a theoretical lens to examine the central phenomenon.

- Qualitative researchers interpret data using their own perceptions and background knowledge.

- Qualitative researchers form a multi-dimensional representation of the problem under study.

This paradigm allowed for identifying the essence and commonalties in the human experiences of selected educational administrators during their transition from positions of intense administrative responsibilities into a phase of life termed retirement. Activities subsequent to when a person left the employment of a public school system even if a person subsequently resumed some kind of employment were not included in the study. From the analysis of the participants words, rich descriptions and themes were created. Jones, Torres, and Arminio (2006) stated that "the intent of qualitative research is to illuminate and better understand in depth the rich lives of human beings and the world in which we live" (p. 2).

Qualitative research protocols provide tools for pursuing a research problem in an effective manner by empowering participants to present their idiosyncratic stories. A researcher skilled in such research design and subsequent analyses (graduate coursework on qualitative research, advanced qualitative research) is expected to have competencies culling what is most pertinent from the transcriptions. That was the situation in this research. The interviewee information was used to explore the structures of consciousness in human experiences (Polkinghorne, 1989) describing the passage between full-time work as public school administrators and persons in a state of retirement from that previous role.

According to Strauss and Corbin (1998), "qualitative methods can be used to obtain the intricate details about a phenomena such as feelings, thought processes, and emotions that are difficult to extract or learn about through more conventional research methods" (p.11). Since

thought processes cannot be quantified and emotions cannot be measured statistically with reasonable certainty, a qualitative research design approach allowed the Researcher to understand the experiences of the retired school administrators more completely and by triangulating the transcriptions the corpus for analysis was verified.

Specific Qualitative Tradition

Creswell (2007) reported five approaches to conducting qualitative research: narrative, phenomenological, grounded theory, ethnographic, and case study. Each approach, or tradition, has specific organizing styles in regard to how data was to be collected and analyzed (Crabtree & Miller, 1992). In exploring which qualitative methodology was appropriate, the researcher implemented the qualitative research method of phenomenology to allow for an exploration of the Alabama K-12 educational administrators interpretations of the retirement transition phenomenon.

Munhall (1994) stated that phenomenology is "a philosophy, an approach, or perspective to living, learning, and doing research" (p. 3). The phenomenological researchers' goal was to capture the lived experience, to find meaning that may or may not be known to the person who experienced it, and to describe the phenomenon through the composite narrative. For the qualitative researcher, the only reality was the reality participants involved in the research situations constructed. Schlossberg's model has been used examining the transition of college professors from the College of Education at Eastern Michigan University (Goodman and Pappas, 2000). They developed a survey instrument using Schlossberg's 4S model to survey fifty-five retired college professors. Schlossberg (1995) indicated that retirement is a transition that often results in a perceived or actual loss of goals or structure and those retiring must find balance and feel challenged and supported as they move into a new life phase.

Philosophical Assumptions

      The execution of this research subscribed to the systematic paradigm advocated by Strauss' and Corbin's (1998) actions and interactions between personal conceptions and knowledge of the world. Immersion in the topic and anticipation of the data ignited a heightened interest in the subject and uncovered personal meanings for the researcher. The research sought to answer the following grand tour question by addressing three sub-questions

      Grand Tour Question.

How do the individuals describe their process and experience(s) as K-12 educational administrators during the transition from their administrative responsibilities into retirement?

      *Sub-Questions***.**

1.   How do the individuals describe the preparation for retirement from the profession of education?

2.   How do the individuals describe the transition from employment as an education administrator to that of a retired professional?

3.   How do the individuals describe the transition of "taking charge" (i.e., managing the transition) as they move from K-12 responsibilities to retirement?

Sampling Method

      After receiving IRB approval from the University of Nebraska-Lincoln to conduct this investigation, the researcher recruited appropriate participants from the State of Alabama. All recently retired (within the past five-years) K-12 educational administrators' names were acquired from the School Superintendents of Alabama (SSA) and Council of Leaders in Alabama Schools (CLAS) data base. A total of 15 persons were so identified and all were contacted. Each retired educational administrator was sent a detailed letter describing the study

(Appendix A) and, as required by the UNL Institutional Review Board, all were informed that there were no known risks and/or discomforts associated with the work (Appendix B). It was conveyed that they were free to decide not to participate or withdraw at any time without affecting their relationship with the Researcher or the University of Nebraska-Lincoln.

Jones et al. (2006) stated that "because the qualitative process usually includes human interaction, it would be impossible to predict all potential decision points" (p. 100). But evidentiary adequacy was "an ethical issue because it relates to the integrity of data analysis and interpretation" (p. 168). Legal and ethical issues such as mandatory reporting to the IRB were addressed in the informed consent, and also it was stated that the information learned likely would be shared with a professional audience via presentations and publications. When the participants contacted the Researcher and indicated receptivity to participating, the purpose and scope of the study again was reviewed and an appointment was made for an initial interview.

A total of 12 retirees replied stating interest in participating in the study. Ten individuals were selected for the initial interviews. As data saturation occurred the other two individuals were not included. All were selected utilizing the specific criteria related to retirement status and educational work experience listed below. The research group for this project was relatively comparable in terms of chronological age and free from health impediments, as self-reported. Participants were included or excluded by the application of the following criteria:

- Date of retirement being within the previous five-years.

- Educational work experience having been as a building principal or central administration administrator.

- Chronological age of at least 55-years of age and not more than 69.

- Physical and emotional well-being as self-described, and no history of having needed to retire due to medical or other reason.

By following the above criteria, the information received from this study focused upon "ostensibly normal" retirement transitional issues, eliminating possible issues that could have encroached upon the validity of the data. But it was recognized that volitional participants might provide information at variance from other types of participants. Table 3.1 below shows demographic information on the 10 participants.

Table 3.1: Matrix of Participants

Primary Responsibilities	Male	Female	Mean Chronological Age	Age Range
Elementary	1	1	62.5	58-67
Middle	0	0	n/a	n/a
High	0	0	n/a	n/a
Superintendent/ Associate	3	2	63.4	59-69
Other Administration	2	1	59	55-64

The interviews occurred at a participant's residence or other mutually agreed upon location. There were no distracting environmental events or conditions during the time of the interviews, and with the consent of each participant an interview was digitally tape recorded. Prior to starting a recording each participant read and signed a permission to record form. Initial transcriptions were made by the primary investigator; however, to ensure accurate data transfer, a professional transcriptionist was retained. Prior to providing the recordings from the interviews all possible identifying material was deleted and the Researcher made hard copy notations of such data for later usage. Thus, it was not necessary for the transcriptionist to hold

IRB certification, as enumerated by the UNL IRB. The transcriptionist had only the recordings to work from and all had been purged of identifying information.

Data Collection

The presumably obtrusive data was collected via semi-formal interviews. In addition to following a protocol for the respective interviews, the Researcher also made hand-written notes during each interview to assist in elaborating upon comments or items of special interest. As mentioned earlier, all transcriptions were made first by the Researcher and then by a trained transcriptionist. Reliability checking of the transcriptions was determined prior to returning each to a respective participant. Of note was the reliability checks allowed for claiming there was agreement on substantive content beyond the 98% level, and when ambiguity in content existed it was associated to the audio recordings being indistinct.   The reliability determinations were made by the Researcher corroborating all of his transcriptions to those made by the professional transcriptionist. Next, the Auditor randomly selected three recordings and listened to them while following the transcriptions made by the Researcher.

For a phenomenology study, the process of collecting information involves primarily in-depth interviews with as many as 10 individuals. The important points are to describe the meaning of a small number of individuals who have experienced the phenomenon (Creswell, 2007).

An acknowledged limitation to this research was the number of participants used and whether they truly allowed for claiming that the point of saturation had been reached. Without trying to obscure that issue, it needs to be stated that the data collection was conducted with integrity and provided a vehicle for the Researcher to gain insights while reflecting on the central phenomenon.

The data collection consisted of semi-formal interviews. During the process of interviewing the Researcher observed each participant and when appropriate made hand-written notations for later use when analyzing the content, but obviously the former (exact wording) were the primary data and used "to uncover the meaning structures that participants use to organize their experiences and make sense of their worlds" (Hatch, 2002, p. 91). The Researcher guided the direction of the semi-formal interviews and the entire audio-recordings followed a scripted interview protocol that probed for additional information in-depth, as such interviews are "designed to go deeply into the understanding of the informants" (Hatch, 2002, p. 94). The interviews were conducted over a period of two months. Each interview lasted between 60 and 90-minutes, and fluctuated according to the requirements of a given situation.   The interview protocol consisted of three open-ended questions, which according to Hatch (2002), were a combination of essential, extra, throw-away, and probing questions.

Data Analysis

According to Hatch (2002), "data analysis is a systematic search for meaning. It is a way to process qualitative data so that what has been learned can be communicated to others…I conceptualize the general data analysis process as asking questions of data" (p. 148). Colaizzi's (1978) method of data analysis for phenomenology uses in-depth interviews with people who have experienced the phenomenon. Though this method was lengthy, it allowed the researcher to employ both verbal and nonverbal data. Gathering information in this way encouraged participants to use interpersonal skills to articulate their experiences (LoBiondo-Wood & Haber, 1990). After each interview was transcribed, and the reliability determined, the Researcher returned a hard copy to the interviewee for verification of content. That served as a means for

triangulation of the data. It bears repeating that the aspect of transcription reliability was addressed earlier in this chapter.

Following approval of each transcript's contents, the Researcher read the transcriptions multiple times to gain an in-depth understanding of a participant's experiences in the transitioning process. Strauss and Corbin (1998) agreed that "it is by using what we bring to the data in a systematic and aware way that we become sensitive to meaning without forcing our explanations on data" (p. 47). The main goal in reviewing and analyzing the data was to give the respective participants a voice without polluting their experiences with my views or beliefs.

Coding

The use of the grounded theory constant comparative method helps to analyze the data from the qualitative phenomenological study of the retirement transition of K-12 Educational administrators in the State of Alabama. Grounded theory uses detailed procedures to analyze data, including three phases of coding: open (generating categories), axial (systematically developing and linking categories and subcategories), and selective (integrating and refining categories) (Strauss & Corbin, 1998). Coding refers to "extracting concepts from raw data and developing them in terms of their properties and dimensions" (p. 159). It means thinking abstractly, setting aside preconceived expectations, and allowing the data to guide analysis (Strauss & Corbin, 1990; 1998; Corbin & Strauss, 2008). The third edition of Corbin and Strauss (2008) was the primary guide for applying grounded theory analytic approach in this study.

Open coding. This is a type of brainstorming that allows a researcher to open up the data to all potential possibilities and carefully consider various interpretations (Corbin & Strauss, 2008). It is a process that identifies properties and conceptualizes dimensions in the data which serves as the building blocks of theory. Basically, the data are broken down into discrete ideas

and labeled with a meaningful name, including "in vivo codes" that are taken from the words of participants. Strauss and Corbin (1998) suggested using line-by-line analysis in the beginning of a study to quickly generate categories, followed by sentence or paragraph coding to capture the major ideas. Another suggestion was to review an entire document and look for similarities and differences from previous documents. They also suggested an initial reading of each set of materials from beginning to end without writing notes, so as to obtain an overall impression of a participant's flow of information.

In this study, the Researcher coded and analyzed the data from the interviews and observations using a constant comparative method (Hatch, 2002; Jones et al., 2006; Creswell, 2007). Throughout the process of data analysis the Researcher listened to the entire interviews, read through transcribed text, and then went back to carefully review the text line-by-line to build categories, develop codes, and insert memos. The data was continuously reviewed in order to compare it with the emerging categories. Hatch (2002) stated that "doing constant comparison requires incessant immersion and microscopic familiarity with the data" (p. 26).

The process of open coding has been compared to working on a puzzle: a researcher organizes and sorts the pieces (during open coding) and builds a picture by putting the pieces back together (during axial coding) (Strauss & Corbin, 1998). Like a puzzle, it is difficult to know where to start and what to look for, but writing initial memos (e.g., thoughts, ideas, concerns, and impressions) can help provide direction.

Early notes/memos include categories (higher level concepts), which are units of information composed of events and instances of a phenomenon. A number of categories are formed and assigned short labels during open coding (Strauss & Corbin, 1998). Codes are grouped into categories and themes. Categories are defined as a collection of similar data sorted

into one place and allow a researcher to identify and describe characteristics of the studied phenomenon; whereas, themes are the meaningful essence that occurs frequently throughout the data and are described in the selective coding section (Morse, 1991). Lists or diagrams of categories are interrelated during axial coding.

Axial coding. Open coding continued and axial coding started by crosscutting or grouping codes into larger categories with the purpose of reassembling data from the open coding process (Strauss & Corbin, 1998). The researcher identified one category as a central phenomenon, then identified causes, contextual conditions, intervening conditions, strategies, and consequences. The systematic design of grounded theory uses these six preset categories during the axial coding phase.

A core category represented the main theme or idea that was central to the process (Corbin & Strauss, 2008), and had to meet several criteria: being sufficiently abstract in order to be applied for research in other substantive areas, appearing frequently in the data, and having the ability to grow in depth and explanatory power relative to other categories.

Causal conditions were sets of events that influenced a phenomenon (Strauss & Corbin, 1998). They were viewed as the impetus for change or set of circumstances that prompted an initial desire for behavioral change.

Contextual conditions were sets of conditions that brought about problems or circumstances that influenced the actions or strategies (Corbin & Strauss, 2008; Creswell, 2005). They were the conditions that provided a background setting.

Intervening conditions sometimes occurred during the process of interviewing and presumably mitigated the impact of causal conditions (Strauss & Corbin, 1998). "They are conditions that enter into the situation after the situation is in process to somehow affect what the
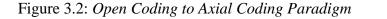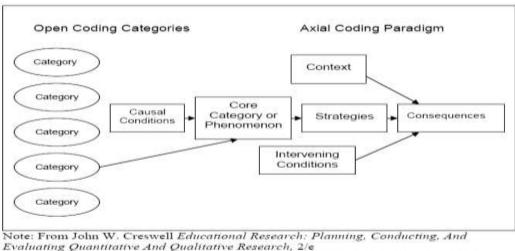
person can or does and therefore the outcome".

Strategic actions were the purposeful acts that resolved a situation or problem and shaped the phenomenon (Strauss & Corbin, 1998). Those actions or interactions were how an individual dealt with an issue or circumstance.

Axial coding allowed the researcher to link categories and subcategories at the level of properties and dimensions (Strauss & Corbin, 1998). Categories represented a phenomenon and subcategories answered questions about a phenomenon, including when, where, why, and with what consequences. "In the axial coding process these codes are grouped by similarities and differences into potential categories that provide more depth into the conditions that influence the phenomenon" (Jones et al., 2006, p. 89).

Axial coding categories helped develop the theory by relating concepts to each other. During that phase of analysis initial diagrams were formed to help sort out the interconnectedness among the categories (Strauss & Corbin, 1998). The researcher developed an axial coding diagram based on the open coding to axial coding diagram illustrated by Creswell (2005, see Figure 3.2), and discussed the preliminary design and application with the transcriber. Subsequently the Researcher adjusted the diagram so it complied with how the data analysis was evolving and better provided for application.

In this study the phenomenon that evolved from the data was placed at the center of the axial coding diagram, and had the ability to pull together all other categories. Strauss and Corbin (1998) reported six criteria for choosing a core category: (1) all categories must relate to it, (2) it must appear frequently, (3) there would be no forcing data, (4) it was sufficiently abstract so as to be used in other substantive areas, (5) with refinement a theory grows in depth and explanatory power, and (6) a concept holds even with varying conditions.

Figure 3.2: *Open Coding to Axial Coding Paradigm*

Note: From John W. Creswell *Educational Research: Planning, Conducting, And Evaluating Quantitative And Qualitative Research,* 2/e Published by Allyn and Bacon/Merrill Education, Boston, MA. Copyright © 2005 by Pearson Education. Reprint by permission of the publisher.

Verification Procedures

According to Creswell (2005), "validating findings means that the researcher determines the accuracy or credibility of the findings through strategies such as member checking or triangulation" (p. 252). Creswell (2007) recommended "that qualitative researchers engage in at least two" (p. 209) verification procedures in any particular study. Three methods of verification were utilized in this work to ensure the accuracy of the findings and interpretations: member checking, triangulation, and rich, thick description (Creswell, 2007).

Member checking was a verification procedure "in which the researcher asks one or more participants in the study to check the accuracy of the account" (Creswell, 2005, p. 252). Due to time constraints and participant locations around the State of Alabama, it was not feasible to include all participants in the data analysis process as true co-constructors of the implications and findings (Hatch, 2002; Jones et al., 2006). However, five randomly selected participants (50% of the participants) chosen from a "blind" selection of names of participants were contacted to review the findings and implications, based on Hatch's (2002) claim that "at the least,

participants should have the chance to consider and give their reactions to the interpretations included in the summary" (p. 188). From time to time, the Researcher returned to those five participants for clarification and to develop and strengthen the categories. Those efforts were made to confirm that the Researcher's representations were valid. Also, it allowed those participants the opportunity to review the study as it evolved and finally in its entirety as it reached its conclusion phase.

Creswell (2005) stated "triangulation is the process of corroborating evidence from different individuals…types of data…or methods of data collection…in descriptions and themes in qualitative research" (p. 252). The researcher authenticated the descriptions and themes through analysis of the professionally transcribed interviews, and by engaging in reliability checks on the transcriptions, as reported earlier in this chapter.

The final verification procedure utilized was the use of rich, thick descriptions. "Description is needed to convey what was (or is) going on, what the setting looks like, what the people involved are doing, and so on. The use of descriptive language can make ordinary events seem extra ordinary" (Strauss & Corbin, 1998, p.16). This step is deemed to be a cornerstone of qualitative research, but also it serves as a method for readers to consider the transferability of the findings to their own or other settings.

Ethical Considerations

Hatch (2002) stated that qualitative researchers ask participants "to trust us to the point that they are comfortable sharing the intimate details of their life worlds….we ask a lot, take a lot, and, if we're not careful, give very little" (p. 65-66). Even with limited exposure to the 10 voluntary participants, the Researcher gained knowledge and insights that normally would not be disclosed.

In conducting this research on the transition of educational administrators into retirement, the importance of following the ethical standards established by the American Psychological Association (APA) was emphasized; to protect the participants and their well-being (APA, 2003). The fact this study delved into personal revelations from recently retired school administrators demanded that participant anonymity be preserved at all points of the research. To ensure that objective was maintained, a pseudonym was employed once an interview began, and care was taken to void all references to location or person in an interview. Subsequently, prior to allowing the professional transcriptionist access to the digital tapes each was reviewed to ensure no disclosure information was contained.

The audio recordings and hard copy data was maintained in a locked steel file cabinet in the primary researcher's home office. Only the primary researcher had access to that material, and within 12-months of the study's completion all such materials were to be destroyed, by shredding and violation of the recordings to the extent they cannot be recovered. Information learned from this investigation was discussed by the Researcher and the Academic Advisor during the progress of the study. Working data was stored on a secure password protected computer.

Role of the Researcher

In qualitative research, the researcher is viewed as the instrument. (Patton, 2002, p.14; Maxwell, 2005, p. 83). The primary data collection method for phenomenological studies is in-depth interviewing that takes place in naturalistic settings. The researcher does not manipulate, stimulate, or externally impose structure on the situation (Wiersma, 2000, p. 239). To further illustrate this point, Patton stated that, "A human being is the instrument of qualitative methods. A real, live person makes observations, takes field notes, asks interview questions, and interprets

responses" (Patton, 2002, p. 64). However, the researcher maintains openness, also described as taking a "stance of neutrality" while collecting data (Patton, 2002, p. 51). Interpersonal skills of the researcher are important to the success of qualitative study. The researcher's ability to: listen and observe, respect participants, their perceptions, and their settings; communicate information about the study clearly and concisely; build trust and maintain positive reciprocal relations; and be mindful of ethical issues will all contribute to the success of this study. Qualitative researchers take on several roles, including that of investigator, data collector, data analyst, and interpreter. The researcher in this study was responsible for building a substantive theory, which related to real world experiences. During the study, the researcher had beliefs pertaining to the issue of transitioning into retirement. Subscribing to accepted published policy, it was considered to be of utmost importance that a qualitative researcher highlights how personal beliefs and values might affect the study. Jones et al. (2006) stated that a "researcher must understand his or her position and power within societal structures in order to attend to her or his potential biases" (p. 103). The qualitative researcher in this study showed such vulnerability, and it is reasonable for readers to know so they can consider fathoming facts from fantasy. This statement should not be considered as an admission of complicity or deviousness. Instead, it is a clear expression of fact as it related to this investigation.

Qualitative researchers become part of the community being studied and that is a foremost reason that the collection and analysis of data, and ultimately the reporting of data, has to be treated so gingerly. It was possible for the Researcher to honestly examine his own biases and subjectivity throughout the research process, particularly at the beginning and ending of the study. Such self-reflection is a key component to good qualitative research, because it is

incumbent upon such a person to "establish collaborative and nonexploitative relationships" (Creswell, 2007, p. 26).

A researcher, especially one engaged in qualitative study, has the power and the privilege of making certain that the work is conducted ethically and that the information disseminated, written, orally, electronically, etc. is accurate and true to experiences of the participants to ensure an honest account of the data collected and analyzed. Even though the Researcher in this study is many years away from making the transition into retirement, there was no way to detach information gleaned from the participants from his personal views, values, and beliefs. But it was his responsibility to report how such personal emotions and thoughts might impact and affect the way by which this study was conducted. Recognition of the responsibilities inherent to a professional scholar includes being trustworthy, adhering to the tenets of honorable moral character, and dealing with the work in a conscientious manner. Qualitative researchers must seek to understand, describe, and/or explain the experiences of others and in so doing subjectivity and bias must be taken into account. It is contended that all aspects of accomplishing honorable work have been addressed, and are reported appropriately in chapter four (Results) and addressed properly in chapter five (Discussion).

Summary

This chapter has presented the protocol followed for selecting participants and then conducting the research. The next chapter reports the results from this research by re-stating the overarching research issue and then reporting on the various sub-questions.

Chapter 4

Results

This chapter focuses on the findings from data collection and analysis of ten retired K-12 educational administrators from the State of Alabama. Each section addresses a particular facet of the phenomenon retirement transition from their administrative responsibilities. Phenomenology provides an opportunity for individuals to share their life experiences in order to illuminate the previously misunderstood, unknown, or discounted (Bogdan & Biklen, 1992). The following profiles establish familiarity with each individual who shared their lived experience (Creswell, 1998, p. 52), insights and recommendations regarding the retirement transition from the State of Alabama. This present study is to define and explore the experiences of educational administrators in the transition from their administrative responsibilities into retirement. A variety of experiences are provided to help the reader understand the research participants. Quotations allow the participants to speak for themselves, providing multiple perspectives. The following research question was examined: How do the individuals describe their process and experience(s) as K-12 educational administrators during the transition from their administrative responsibilities into retirement?

Participants

Research participants for this study consisted of six males and four females, with ages ranging from fifty-five to sixty-nine. One male was African-American and the remaining participants were Caucasian. All participants held a minimum of a master's degree and had been retired for five years or less. The participant experiences ranged from twenty-five years of educational experience to a maximum of forty years. All participants worked and retired as educational administrators from K-12 schools in the State of Alabama. Throughout this

discussion the participants will be referred to in the following manner: Administrator 1 (A1)
through Administrator 10 (A10). This generated letter and numbering system is used to ensure
and preserve anonymity.

Administrator 1 (A1) was a 67-year old married Caucasian female. She has thirty-eight
years of experience as an educator and administrator in the K-12 public school setting. Her
position held before retirement was principal at a kindergarten located in a suburban county in
the state. A1 started her career in education as a kindergarten teacher and moved her career
through early education schools across three states (Colorado, Florida, & Alabama). She was
employed at the school in Alabama she retired from for twenty five years. This is her fifth year
as a retiree from the State of Alabama public schools.

Administrator 2 (A2) was a 58-year old married Caucasian male. He has twenty-nine
years of experience as an educator and administrator in the K-12 public school setting. The
position held for before retirement was principal at an elementary school in a suburban county in
the state. A2's educational career has progressed from elementary teacher to educational
administrator within the same system. His educational journey within that system has allowed
him to experience numerous roles as an administrator, learning as an assistant principal,
alternative school principal and finally serving the majority of his career as an elementary school
principal. This is his first year as a retiree from the State of Alabama public schools.

Administrator 3(A3) was a 64-year old divorced Caucasian female. She has thirty-seven
years of experience as an educator and administrator in the K-12 public school setting. Before
retirement, she served as a personnel director in a suburban county school system. A3's
educational career is very diverse due to her vast experience within a central office of a school
system. A3 served her career in the same system serving as an elementary teacher, assistant

principal, Director of Special Education and finally serving as the system's personnel director. This is her fourth year as a retiree from the State of Alabama public schools.

Administrator 4 (A4) was a 69-year old married African American male. He has forty-one years of experience as an educator and administrator in the K-12 public school setting. Before retirement, he served as assistant superintendent in a suburban county school system. A4's educational career has progressed from middle school teacher and coach to educational administrator within two systems in Alabama. A4's experience in administration has primarily focused at the central office level serving as curriculum director for secondary education and finally completing his career as assistant superintendent. This is his fifth year as a retiree from the State of Alabama public schools.

Administrator 5 (A5) was a 64-year old married Caucasian male. He has twenty eight years of experience as an educator and administrator in the K-12 public school setting. The position held for before retirement was superintendent in a suburban county in the state. A5's educational career has advanced from high school history teacher to superintendent within the same system. A5 progressed into education administration after three years as a teacher, serving as an assistant principal, principal and finally reaching the superintendents position. This is his fifth year as a retiree from the State of Alabama public schools.

Administrator 6 (A6) was a 59-year old married Caucasian female. She has thirty one years of experience as an educator and administrator in the K-12 public school setting. Before retirement, she served as a superintendent in a rural county school system. A6's educational career began as a high school English teacher to superintendent within the same system. A6 progressed into education administration after eleven years as a teacher, serving as an assistant

principal, principal and finally reaching the superintendents position. This is her third year as a retiree from the State of Alabama public schools.

Administrator 7 (A7) was a 55-year old married Caucasian male. He has twenty five years of experience as an educator and administrator in the K-12 public school setting. The position held before retirement was administration/facility director in a rural city in the state. A7 started his career in education as a physical education teacher and coached in two systems before moving into administration in the system which he would retire. A7's educational administration career began as a middle school principal, high school principal, then concluding as the director of facilities. This is his second year as a retiree from the State of Alabama public schools.

Administrator 8 (A8) was a 62-year old married Caucasian female. She has forty years of experience as an educator and administrator in the K-12 public school setting. The position held before retirement was superintendent in a rural city in the state. A8's educational career began as a middle school English teacher to superintendent within the same system. A8 progressed into education administration after sixteen years as a teacher, serving as an assistant principal, principal, Director of Curriculum and finally superintendent. This is his third year as a retiree from the State of Alabama public schools.

Administrator 9 (A9) was a 63-year old married Caucasian male. He has twenty nine years of experience as an educator and administrator in the K-12 public school setting. The position held before retirement was superintendent in a suburban county in the state. A9 started his career in education as a physical education teacher in two systems before moving into administration in the system which he would retire. A9's educational administration career began as an alternative school principal, junior high school principal, and finishing as superintendent. This is his fourth year as a retiree from the State of Alabama public schools.

Administrator 10 (A10) was a 58-year old married Caucasian male. He has thirty years of experience as an educator and administrator in the K-12 public school setting. Before retirement, he served as a director of a technology school in a suburban county school system. A10's education career started as a vocational agriculture teacher for six years and progressed directly into the position he held until retirement. A10's educational experience covered only one system within the State of Alabama. This is his second year as a retiree from the State of Alabama public schools.

All participants in this study were relaxed and at ease with the researcher. The participants provided information willingly and were not reluctant about giving candid answers to the questions. If further information was needed after the initial interview, communication was achieved through telephone communication, email or face-to-face conversations.

Individual Interview Findings

Concepts, categories, and phenomenon were identified during open coding and linked together as part of the axial coding process. Coding and thematic interpretation of the data enabled the researcher to infer the experiences the participants had regarding the transition into retirement. Open coding allowed the researcher to identify, name, categorize, and describe both abstract and concrete phenomena found in the text. Essentially, each line, sentence, paragraph, and concept was read and labeled (coded) in search of what the data might reveal. A written inventory of the identified codes, their descriptions, and pointers to the text that contained them was utilized to axial code or identify emerging main themes (through inductive and deductive reasoning). The researcher automatically combines open and axial coding procedures when working with the data as the distinction between open coding and axial coding is for explanatory purposes only (Corbin & Strauss, 2008). Data collected during the individual interviews with 10

retired educational administrators provided a basic understanding of the issues and lived experiences as they transitioned into retirement from fulltime employment as educational administrators to retirees from the State of Alabama educational system.

A total of nineteen categories, including the core category, emerged from the data during the open coding phase (Appendix D). Corbin and Strauss (2008) reported that the core category must be sufficiently abstract, applicable in other related areas, appear frequently in the data, and possess explanatory power relative to other categories. The core category, *retirement transition,* was chosen to represent the main phenomenon central to the process being studied because it met aforementioned criteria for a core category (i.e., abstract, applied to other areas, appeared frequently in the data, and explained other categories).

In-depth, face-to-face interviews were used to collect detailed data from the experiences of recently retired educational administrators to address the research question of this study. The research question was:

1. How do the individuals describe their process and experience(s) as K-12 educational administrators during the transition from their administrative responsibilities into retirement?

A set of three sub-questions (see Appendix B) was used to guide the face-to-face in-depth interviews. These sub-questions were designed to lead additional questions (see Appendix E) that provide data that could answer research question number 1. Sub-questions 1-3 were:

- How do the individuals describe the preparation for retirement from the profession of education?

- How do the individuals describe the transition from employment as an education administrator to that of a retired professional?

- How do the individuals describe the transition of "taking charge" (i.e., managing the transition) as they move from K-12 responsibilities to retirement?

The same questions were asked of each participant. This provided some consistency and common starting points across all interviews. These K-12 educational administrators from the State of Alabama reported their own lived experiences during the preparation and transition into retirement.

Q1 - How do the individuals describe the preparation for retirement from the profession of education?

The responses to the first research question produced ten codes (five each theme) that emerged from the participants detailed experiences. From these codes two themes were identified: 1) finances and 2) pressures.

The first theme emerged from the codes Important, Preparation, Impact, Stability, and Priority. In the interviews, 100% of participants described the "importance" of financial security and "preparation" had for their decision to transition into retirement. Many participants mentioned the word "impact", in relation to finances. When participants reached the years to qualify for retirement, many had to examine the financial impact on their families. "Stability" was a term mentioned by 90% of the participants regarding the necessity of financial stability before they made the decision to retire. The participants stated that the "priority" was to ensure that their finances were in order, understanding exactly the amount of money the participant would receive monthly from all sources, allowing them to feel content with the decision to retire.

In transitioning into retirement, many participants faced the strong probability of reduced incomes. Throughout the interviews with all participants there was consistent conversation regarding how financial stability was the main factor that each participant considered before retirement. A2 stated "Financial issues play the main part in the decision to retire", which was

reiterated over and over by each participant. The participants examined their monthly financial

obligations with the projected incomes they would receive after retirement. A2 made a candid

statement regarding this:

"Well if you do not have then money to pay the bills, then you must keep working. No question about that. I have a beautiful wife and two kids in college. If I can't provide for them then retirement was not an option. However, I have additional opportunities that will supplement our income until I get my kids out of college. Then I am going to truly retire"

A unique situation that occurred with the State of Alabama that affected two participants (A7 &

A10) was the change in health care premiums for retirees. The state legislature passed a law that

took effect in January 2012 that increased education retirees' insurance rates. This forced some

into retirement, such as A7. He stated:

"I truly love what I am doing and feel I could keep working for several more years but by doing the math, I would have to work ten more years, simply to make up the money that I would lose in the change in insurance. I just don't think I could go ten more. That would be extremely tough."

A10 views were similar by stating:

"I enjoyed my job; however, my wife (an educator) and I realized that we would be losing money in the long run. So we decided to retire, cut back a little and spend more time with our children and grandchildren. We would be foolish to keep working even one more year with the way the state has raised our insurance."

An additional area regarding financial security that assisted in five participants (A1, A4,

A5, A8, and A9) reaching the decision to retire was reaching the age to collect Social Security.

This seemed to be the final "straw" that made their decisions easier due to additional money in

their accounts. Having two checks arriving monthly helped with the financial issues that affect

retirees. A4 detailed this with the following comment:

"I could have retired earlier from my job but knowing that waiting until I was the age to draw my Social Security would be best for my family and our income. Also, my wife reached the age to draw Social Security the same year that I did, so decision to retire became easier because we had enough income to live as we were accustom."

In regards to participants A8 and A9, these two participants had not reached the age to draw

Social Security at the time of retirement; however, they were less than three years away from

reaching the age but their spouses had started collecting their Social Security. A9 stated that

> "While talking to my husband, we felt that since he was drawing his social security check and we had additional steady income, I could retire and not feel a huge financial pinch from my decision".

Another key element that surfaced in relation to finances was the need to plan and

prepare for retirement. The Retirement Systems of Alabama provides services and training for

individuals transitioning into retirement. This clarifies financial compensation participants will

receive after they leave their respective positions of fulltime employment. With such

information participants can collaborate with a knowledgeable RSA financial adviser and plan

out how their future income will materialize. Due to the positive reputation of RSA, all

participants took advantage of the Retirement Systems of Alabama retirement counseling service

for all state employees.   A3 stated:

> "I attended state retirement seminars, which was very organized. It made it easier to retire. I felt comfortable with retiring due to having my finances in order."
> This seemed to be the consensus concerning how participants felt after meeting with

RSA. A7 echoed this when he specified:

> "I…checked with the RSA system, including insurance and everything was explained and laid out clearly, I could afford to retire."

A situation occurred with A4 after meeting with the retirement advisor from RSA that was

unique and demonstrated the need of this service. A4 detailed his experience with the following

statement:

> "I met with young lady at RSA about my retirement and after looking over all my information, she looked at me with a crazy stare and told me I was losing money working. I could not believe that but she showed my wife and me the figures. It was there in black and white. Damn, I could not believe I was going to make more money retire!"

After having the information provided to each participant by the Retirement Systems of Alabama, all felt they were financially secure enough to transition into retirement.

The second theme "pressure" developed from the codes, Demands, Federal guidelines, Paperwork, Decreased personnel and Frustration. In the interviews, 80% of the participants described the "demands" of their administration position and the influence it had on their decision to retire. The demands had increased over the years due to "federal guidelines", which 80% of participants voiced in the research. These guidelines had become overwhelming with strict requirements for school systems to reach specific academic goals for all students within a few years. With these guidelines, a tremendous amount of "paperwork" had to be completed on a daily basis to show accountability for student growth, testing data, and graduation rate. In striving to reach these new obligations, the State of Alabama had decreased funding for K-12 education, which led to school systems reducing personnel to meet the reduced budget. In the interviews, 90% of the participants described how "decreased personnel" in their schools had made the increased demands overwhelming. This led to extreme levels of "frustration" experienced by 70% of the participants.

Many of these pressures were contributing factors in the participants choosing to transition into retirement. In the world of education, changes are inevitable. However, with these constant changes in federal and state regulations led to frustration, and fatigue by the participants. A6 stated that "extra work and responsibilities from federal guidelines" contributed to her decision to retire.

> "I felt as if I was drowning in the paperwork. I had to deal with the increased standards and requirements that were placed on us by the federal government and Alabama State Department of Education with a huge cut in funding by our state legislature. This caused me to examine my life and if I wanted to stay in education."

This issue seemed to be voiced throughout all interviews. A8 also shared her frustration for these guidelines by saying:

> "Over the years these demands have caused a lot of great teachers and administrators to leave our profession. We cannot keep putting more and more on educators with less and less. Eventually, people will grow tired and frustrated."

It was reiterated by A10 saying one aspect of his decision that lead to him setting up the preliminary meeting with RSA was the

> "… ever increasing demands that were brought on by NCLB, Alabama College and Career Readiness Standards and Special Education. It is becoming more complex and complicated to transition all the programs together and be successful at your job."

In summary two themes emerged from the responses to question one. The two themes were: 1) finances and 2) pressures and all participants addressed both themes in their responses.

Q2 -How do the individuals describe the transition from employment as an education administrator to that of a retired professional?

The second research question produced five codes that emerged from the participants detailed experiences. As a result one clear theme seemed to emerge from the responses to this question. The main theme was self-importance.

This theme emerged from the codes, Effective, Personal, Professional, Experience, and Lonely. In the interviews, 80% of the participants utilized the term "effective" to describe their effectiveness before and after they transitioned into retirement. Participants mentioned that they had felt productive in their positions but recent changes in education forced them to re-evaluate their ability to handle a new change at the end of their careers. After retirement, participants view on effectiveness shifted as free time increased. Participants did not see the same opportunities, as they struggled with this aspect of retirement. In the interviews, 90% participants mentioned the word "personal" and "professional" in relation to their self-identity. As the participants retired, their perceived identities had shifted from leader to retiree. Participants

mentioned the "experience" they had encountered during their move into retirement. Participants discussed how the transition experience was filled with emotions after retirement. As participants described the experience, the term "lonely" was used by 80% by participants. Participants felt their lives had been regimented by busy schedules and individuals but retirement had changed that amount of interaction.

This seemed to be felt by participants as an important lived experience once they had transitioned into retirement. Engler (2003) stated administrators walk the halls engaged in their busy schedules, wondering how life will be without the jobs that give them a certain sense of self, structure and customary social contact they have relied on for so long. Educational administrators are concerned with the welfare and well- being of others; however, during the major life transition of retirement, it is essential that the focus be turned inward. Saying goodbye to one life stage and entering another one is not easy. This statement seemed evident while listening and observing participants in the face-to-face interviews. It was interesting to watch their facial expressions and emotions as they described this process. Some almost cried as they described the transitioning from the role as an educational leader. A1 and A2 seemed to feel the most as former elementary administrators. A2 stated:

> "I have a sense of loss not seeing the smiling faces of my students. I took for granted the day to day things that made my job great. It was all about the kids. They kept me young. It took time to adjust into retirement because I felt unknown after I left my position."

This statement was supported when A9 stated a very simple point of the theme "the phone quit ringing". Many of the participants felt they did not truly prepare themselves for this aspect of retirement. Their lives had been defined by the day to day rigors of their position in the educational arena even though many had wished for quiet time. A5 affirmed this by stating:

> "I felt that I was no longer as effective as I was at one time. As I moved into retirement, the things I sometimes hated, were some of the things I missed the most. I miss resolving issues for people, daily communication with educators and students."

Many opportunities shut down after retirement and coping with this loss takes time. Six participants stated that retirement training within the Retirement Systems of Alabama should delve into the area of self-importance to ease the transition into retirement. In summary, the theme was: 1) self-importance seems to be very complex and multi-faceted.

Q3 -How do the individuals describe the transition of "taking charge" (i.e., managing the transition) as they move from K-12 responsibilities to retirement?

The final research question produced four codes that emerged from the participants detailed experiences. This theme was developed from the codes, Tired, Stress, Psychological, and Physical. In the interviews, 90% of the participants utilized the term "tired" and "stressed" to describe their health as they approached retirement. Participants stated how fatigued they felt after handling the daily rigors of the position. Participants had allowed the stresses of the position to take a "psychological" and "physical" toll on their bodies. The one clear theme that emerged from the responses to question three was health (physical & mental).

Both physical and mental health behaviors were analyzed in reference to healthy behaviors for successful transition to retirement. Physical health behaviors were concerned with exercise, leisure activity, nutrition/diet, and sleep. Mental health behaviors were explored in relation to stress, depression and anxiety as expressed through comments made by the individual. Seven participants covered "taking charge" of specific areas of their personal life as their main priority. A4 stated:

> "Health factors played the significant role in many choosing to transition into retirement. My health started to deteriorate and I wanted to leave while my health would allow me to do other things."

During her years of employment, she had undergone open heart surgery and a gastric bypass to relieve complication of diabetes. Hearing the participant talk about the times she had neglected her own body while carrying out the day-to-day responsibilities truly put this theme into

perspective. Stresses from the position had forced many participants to examine the importance

of their jobs and their well-being. A2 said:

> "With the rising test score requirements and the cut of personnel from the state, the
> pressure became overwhelming. I began to become depressed, taking out my frustration
> and moods on the staff and most of all my spouse. That is when I felt it was time".

Health issues had become overwhelming for many and tough decisions had to be made by the

individual and their families.   Two participants (A3 & A4) had experienced more substantial

health issues, which played a huge role in their decision to retire. A3 reinforced this by stating:

> "The stress level became overwhelming and my health suffered…but after retirement saw
> improvement in my physical and mental health."

The ability to pursue interests that are not work related and the freedom from job pressure and

responsibility also have been reported to decrease the stress of retirement (Reichard, Livson &

Petersen, 1962). When the participants took control of their personal lives, this allowed the

participants to focus on the primary theme 1) health.

Emergent Themes

The purpose of the current qualitative phenomenological study was to explore the

perceptions and lived experiences of recently retired K-12 educational administrators from the

State of Alabama. From the interview questions, four major themes were (a) finances, (b)

pressures, (c), self-importance and (d) health. These four concepts were identified as emerging

themes because they were consistently and continually discussed by the participants of the study.

At some point during their interview, each participant referenced the idea financial security,

pressures of the position, need of belonging, and health concerns. The participants were able to

express their thoughts, beliefs, attitudes, and perceptions on the lived experiences of educational

administrators in the transition from their administrative responsibilities into retirement.

Finances.

Finances are a key theme for this research. Spokus (2002) states financial planning is considered the most important item to be discussed because, without adequate counseling, resources will be inadequate and unavailable at a most significant period of their lives. This was shown when all ten participants for this study discussed how finances played a key role in their decision to transition into retirement. A2 stated "financial issues plays the main part in the decision to retire", because one "must be financial secure" to truly retire and not just switch jobs. A1 spent a significant amount of time with her husband examining their finances. "I looked at all aspects with my husband, all the forms and financial figures and chose to retire because of our stability." Her husband, whom is a financial advisor, explained "we were financially set", which made her decision final and lifted any doubt of her families need for her current salary. "Financial security plays a huge factor in the decision", which A4 stated sums up how every participant in this study felt in regards to their decision to transition into retirement.

Pressures.

Every participant discussed how pressures related to the job helped in their decision to retire from the State of Alabama K-12 education system. "Over the years these demands have caused a lot of great teachers and administrators to leave our profession" as stated by A6. Also, A6 felt the "Extra work and responsibilities from federal guidelines" and "insufficient personnel to help with the stressful job of handling new federal and state guidelines" has led to many educational administrators making this difficult decision easier to make. This has shown to be correct in regards to the educational professionals in this research because one key aspect that was stated by A8 that would not be missed and was reinforced by everyone included "the

paperwork and meeting demands in regards to No Child Left Behind and/or Alabama College and Career Readiness Standards were not going to be missed".

Self-Importance.

Retirement involves role change, and the transition may be viewed as more or less difficult, depending on role gains and losses (Fiske & Chiriboga, 1990). In this regard, Schlossberg proposed the concept, mattering, that emerged as she collected stories of happy, successful retirements. A common theme that she heard as she listened to stories of quite diverse individuals was the need to matter, to feel important, appreciated, and depended on by others (Schlossberg, 2004). Six participants in this research discussed how retirement from their educational administrative positions had some impact upon their self-importance. After leaving their positions the retired professional felt that their identity had been stripped away. Retirement is one of life's milestones. However, many people view retirement as a loss of roles, income, and socially recognized productivity (Nock, 1992). Retirement itself has no predictable negative effect on physical health, self-esteem, or life satisfaction. It took a significant amount of time to adjust into retirement and as A5 stated that he "felt unknown" after leaving the position that had given him his identity for so many years. A2 spoke about how he "did not prepare for the phone to quit ringing". The very thing that he grew so tired of during his tenure as an educational administrator was the very thing that he missed the most. He stated that he "missed the interaction with people and them relying on me", which gave him a sense of purpose and he began to feel he was "no longer as effective as I was at one time". This seems to be the viewpoint of many retired administrators as they journey into retired life.

Health.

The final theme that seven participants discussed focused on health issues that arose from their educational administrative positions. The stresses that were related to their jobs weighed heavily on the human body. Many of the administrators were not truly prepared for everything that they would face during their careers. As these obstacles arose many participants started to struggle with fatigue, memory loss and even more severe medical conditions, such as heart problems and diabetes. A4 stated "my health started to deteriorate and I wanted to leave while my health would allow me to do other things." In many cases, administrators do not realize that it is the job stresses that play a part in their deteriorating health condition. A6 explained that "my stamina faded and I was extremely tired" but it was approximately two years before she truly saw it was the stresses of the position that assisted in her condition. She realized that "health issues became overwhelming and I needed a break." After retirement she "saw improvement in my physical and mental health." Even though many cases are not the same in regards to the physical outcome, health related issues play a huge role and impact upon how and why many educational administrators transition into retirement.

Summary

The purpose of the current qualitative phenomenological study was to explore the perceptions and lived experiences of K-12 educational administrators in the transition from their administrative responsibilities into retirement. The questions discussed in chapter four revealed the perceptions, thoughts, beliefs, and experiences concerning the transition into retirement. The data analysis revealed 100% of the participants were in support that increased retirement preparation programs would be beneficial to assist in the transition into retirement.

Four emerging themes were revealed during the course of the data analysis. The emerging themes were revealed as common phrases and statements consistently mentioned by the participants. The emerging themes was used to create generalizations about the phenomena. The four emerging themes were (a) finances, (b) pressures, (c), self-importance and (d) health.

The final chapter contains the answers related to the research questions for this study. The implications and the limitations faced in the research study are discussed as well as recommendations for further research. Each of the sections in Chapter 5 provides discussions concerning their thoughts, beliefs, attitudes, and perceptions on the experiences of educational administrators in the transition from their administrative responsibilities into retirement.

Chapter 5

Discussion

According to Turner (2007), transitioning involves moving from "one condition, place, or activity to another and it is further defined as a psychological response to change. Transitions often are associated with significant life events that require a radical restructuring of people's views of themselves and their worlds" (p. 224). As one moves from a period of relative stability to a transition, the response differs dependent upon the individual's appraisal of the change. Schlossberg (1981) made the point that "a transition is not so much a matter of change as of the individual's perception of the change. A transition is only a transition if is so defined by the person experiencing it." (p. 7). "The more the event alters an adult's roles, routines, assumptions, and relationships, the more he or she will be affected by the transition" (Sargent and Schlossberg, 1988, p. 58). This study focused on the lived experiences of individuals who transitioned from full-time employment as K-12 educational administrators into retirement. The participants discussed their thoughts, beliefs, attitudes, and perceptions on the transitional experiences from administrative responsibilities into retirement.

Retirement is a colossal milestone and life changing transition. Participant's experiences varied in terms of retirement but seem to support Turners (2007) notion of radical restructuring of their views of themselves and their worlds. However, using the term radical to describe this restructure does not seem appropriate. The participants indicated a restructuring, but they did not indicate a profound, deep rooted occurrence. Participants experienced a sense of loss and one described missing former students and smiling faces. Others revealed a feeling of loss of status and importance, while others divulged daily interactions and problem solving was desired.

Participant's experiences indicated their worlds were somewhat distorted, but not devastated and not unexpected.

The experiences that participants described of the transition into retirement follow Schlossberg (1981) view of transitioning is not so much a matter of change as of the individual's perception of the change. Schlossberg's transition theory places the emphasis on the individual participant's view of his or her own situation. Because the emphasis is on the individual's situation, it allows for individual differences. It was evident that transitioning into retirement for some participants was not as smooth as it was for others. However, all participants had time to prepare for the event and each processed the shift in their own way. Though some participants used the word "loss" in the research indicated the emotion and related to missing of smiling faces of students. Loss was used while the individual was clearly in a coping strategy mode of Schlossberg's 4S System providing a framework to identify the resources individuals have to cope. Using this as a reflection of one aspect of a job function that will be missed but clearly not indicating regret of retirement. Some might debate that describing something as a loss would not indicate that participants are transitioning but possibly mourning a world that was lost due to retirement. However, Schlossberg theory of transition emphasizes that the individual has control over their own transition, by controlling perception, definition, how it is implemented and even the name they use to describe the specific phase they are experiencing in their life.

Participants indicated that their roles, routines, assumptions, and relationships were altered by retirement. Nock (1992) stated many people view retirement as a loss of roles, income, and socially recognized productivity. Transitioning into retirement was seen as a focus turned inward and the participants were not identified for their position at work but for the title at home. Additional time, energy, and effort were invested in family roles, vacationing, community,

volunteering, and taking care of ones health for the purpose of life longevity. A term used to describe this was "self importance" meaning one had a position which was known in the community and gave the participants self-worth and identity. This position also provided the participants with the role of a substantial stipendiary in the family environment. When transitioning into retirement "self- importance" was transitioned into things that the participants identified with outside of employment that gave them value.

According to Schlossberg (1984), Schlossberg, et al. (1995), and Goodman, et al. (2006), there are four major factors that influence how an individual copes with the transition: situation, self, support, and coping strategies, known as the 4S System. Self describes the demographic and psychological make-up of the individual. Situation describes what is happening with the individual. Support describes the individual's support system, and strategies to identify the coping strategies used by the individual. The 4S System provides a framework to identify the resources individuals have to cope. Retirement represents a complex, large-scale event in the lives of education administrators that potentially challenges each individual's coping skills. The discussion is presented using the research questions, which are based on Schlossberg's transition theory and the above four factors that influence the ability of an individual to cope. The foundation of the transition theory is that personal appraisal of the change determines the meaning of the transition. How recipients respond to the changes from work to retirement, and how they adapt to the change depend on their previous coping strategies. To understand the meaning of the transition, one must consider the type of transition, the context of the transition, and the impact.

Research Questions

"*How do the individuals describe the preparation for retirement from the profession of education?*"

Schlossberg, et al. (1995) indicated that "transitions differ, but the structure for understanding individuals in transition is stable" (p. 26). The first stage of the planning process toward retirement was making the actual decision to retire. Making this decision was deemed to be the onset and was characterized by a: psychological readiness to retire, awareness of time limitations, health considerations, financial considerations, and possible forced retirement (Strasser and Sena, 1990). The participants in this study support that contention. Each of the respective participants prepared for retirement by initially contacting the Retirement Systems of Alabama. Each participant used the counseling services provided by the retirement system and met with retirement specialist to examine finances, insurance and other individual retirement issues to identify expected income once they entered retirement. Organizing finances was a primary emphasis in preparing to transition among these educational administrators. In addition to the retirement meetings with RSA, many also spent time evaluating and determining future goals and desires to ensure their happiness in retirement.

Schlossberg, et al. (1995) identified three types of transitions: anticipated, unanticipated, and nonevents. Unanticipated transitions are unexpected life events that disrupt the normal routine. For several participants, an unexpected life event was the realization that the increased cost of insurance; resulting in the individual retiring sooner than they had anticipated. This scenario was exhibited in the findings that financial consideration from the increased cost of health insurance levied by the State of Alabama contributed to the actual decision to retire.

Participants indicated the belief that if they had prepared for retirement earlier, the transition would have been easier. They suggested that all administrators should take part in retirement planning seminars and that the RSA should make efforts to reduce what they believed was an overabundance of frivolous paperwork. These suggestions from the participants were validated by MacEwen, Barling, Kelloway, and Higginbottom's (1995) research regarding how civilian preparedness for retirement affected the retirement anxiety level among military personnel. The theory of getting prepared for retirement held that reasonable and sufficient pre-retirement planning enabled a military retiree to mitigate or even eliminate anxiety to the extent that many if not all of the adjustment difficulties. That theory also claimed that such planning should begin at least one-year prior to retirement so as to facilitate the inculcation of the upcoming changes (McNeil, Lecca, & Wright, 1983).

Therefore following the suggestions of these recently retired K-12 educational administrators, future retirees will have a smoother, less strenuous transition into retirement.

"How do the individuals describe the transition from employment as an education administrator to that of a retired professional?"

Schlossberg (1984) defined a transition "as any event that results in a change in relationships, routines, assumptions or roles with the setting of self, work, family, health and/or economics"(p. 43). The participants in this study experienced transitional issues to retirement. Each participant stressed the "roller coaster of emotions" due the different feelings felt during the transitioning process. Sadness is felt because of the loss of interaction with individuals or groups that many lived to see daily. Others felt overjoyed by the reduced stresses and work load they experienced in retirement. Regardless of the emotions experienced in the transitioning process,

participant's roles in retirement increased to areas not accustomed. Participants discussed assisting with elderly family member's care, cooking, housekeeping, shopping, and day care.

Whether or not participants had a good work/life balance in their careers, a life of total leisure can be the greatest challenge an individual has to face in their life. People who cherish and can handle freedom undoubtedly do well at retirement and are seldom bored. Participants within the study explained how retirement had allowed for additional golf matches with fellow retirees, fishing trips, and the opportunity for extensive travel. However, the capacity to grow and the ability to choose are indispensable for handling the free time that retirement affords. Unfortunately, not all retirees are able to handle freedom. How well educated and highly intelligent individuals can excel in the workplace, and yet fail at retirement so miserably, is one of the sadder aspects of human existence. The literature shows moving from positions of command/authority with concomitant responsibilities might be a considerable hardship (Spiegal and Shultz, 2003). Relinquishing professional identity, involved losing aspects of one's former professional identity in a variety of contexts. The characteristics included: evidence of the initial stage (making the decision), lessening of professional social contacts, loss of professional challenges, and confronting stereotypes (Strasser and Sena, 1990). Several participants within the study lives had been defined by the day to day rigors of their position in the educational arena. The feelings experienced by participants were showcased by Price's (2003) research that identified a common theme experienced among retired professional women with continuous work histories. The theme experienced was the sacrificing of one's professional identity following retirement, the loss of social contacts, the loss of professional challenges, and encountering stereotypes during retirement.

Enabling recently retired K-12 educational administrators to describe their retirement experiences within the context of their lives is essential to gaining a better understanding of the transition into retirement.

"How do the individuals describe the transition of "taking charge" (i.e., managing the transition) as they move from K-12 responsibilities to retirement?"

Schlossberg (1995) indicated that retirement is a transition that often results in a perceived or actual loss of goals or structure and those retiring must find balance and feel challenged and supported as they move into a new life phase. The participants in this study addressed the need to focus on specific areas of their personal life that they had sacrificed over their years of employment. Engler (2003) said that educational administrators are concerned with the welfare and well-being of others; however, during the major life transition to retirement, it was essential that the focus be turned inward. Re-establishing order revealed time when it is necessary to re-order daily life and to re-establish individually. The properties characteristic of this stage were: time management, increased community involvement, role expansion and sense of self (Strasser and Sena, 1990). This is evident by the participants "taking charge" of their personal lives, allowing them to focus on individual health, spend more time with families, and maintaining involvement in loved activities.

Many of the participants were not truly prepared for everything that they would face during their careers. Several participants struggled with the work/life balance that eventually led to numerous physical and mental problems. As obstacles arose several participants started to struggle with fatigue, memory loss and even more severe medical conditions, such as heart problems and diabetes. For participants, these health factors played a significant role in deciding to transition into retirement. The stresses from the position had forced participants to examine

the importance of their jobs and their well-being. Health issues had become overwhelming for many and tough decisions had to be made by the individual and their families. Even though all cases are not the same in regards to the physical outcome, health related issues played a huge role and impact upon how and why several participants transitioned into retirement.

Another area that participants re-established order regarded family. In the transition process into retirement, all participants' families were extremely supportive and felt that it was time for them to enjoy the freedoms that retirement gives. The significance of the family element on the participants was instrumental because many had sacrificed time with family to carry out the responsibilities of their positions. Reitzes and Mutran (2004) stated "…expect that family roles, such as a spouse, provide social psychological continuity to retirees as they adjust to retirement. In addition, these family roles may supply social anchorage that enables social integration and enhances well-being among adults. Being married may also provide a source of consistency and stability as individuals make the transition into retirement" (p. 66). This supports the importance of family on the participant. While retirement may reflect an initial loss of the worker role, retirees typically still are involved with family, friendship, religious and voluntary association roles which can provide stability and support as individuals work out the opportunities and the constraints or retirement (Moen, Kim, & Hofmeister, 2001). This is confirmed by Price's (2003) research regarding women transitioning into retirement. Predictors of higher retirement satisfaction among women, a construct often equated with a satisfactory retirement adjustment included financial security, timing of retirement, health, social relationships, and marital satisfaction (Price, 2003).

By gaining a better understanding of the transition process into retirement by recently retired K-12 educational administrators, future retirees can be more open to lifestyle changes and maintain a better quality of life.

Limitations

The limitations of this study included the subjective nature of qualitative research. Qualitative research cannot be generalized, rather transferable to similar settings. Since the researcher is a data collection instrument; researcher bias is natural to the process. The findings are limited because the data was collected from recently retired K-12 educated administrators located in one state. Another limitation in this study is the sample size. Although the sample size was appropriate for the research design, it is possible that it may not be a true representation of all K-12 educational administrators within the State of Alabama. This phenomenological approach can be used for additional or follow-up studies utilizing a larger and more diverse population. Additional participants would add transferability and confirm saturation to a larger population.

Implications for Future Research

Since the School Superintendents of Alabama (SSA) and the Council of Leaders in Alabama Schools (CLAS), the major professional organizations for K-12 educational administrators within the state, have shown interest in the need for assisting administrators with information concerning the transition into retirement, more research needs to be conducted on this topic. Additionally, the need for establishing more quality retirement resources to assist these administrators into retirement needs to be further addressed. The most applicable research found concerning the topic focused on teachers transitioning into retirement, but did not cover anything on the K-12 educational administrators in the same setting. If a movement for change is

desired, a wider audience needs to be addressed and more large-scale studies need to be

considered as a follow-up to this study. Research focusing on the retirement transition of

administrators throughout additional states within the United States is needed. Each state is

responsible for the public educational system and its primary funding for its employees. Since

every state has different funding sources and retirement plans for its employees, examining the

retirement transition in states with less than adequate retirement plans could assist in the

successful preparation for future retirees. A mixed methods study with a larger sample would

allow for greater transferability of findings.

Recommendations

The target audiences identified at the beginning of this study were K-12 educational

administrators from the State of Alabama and their transitional issues experienced into

retirement. This study highlights some of the transitional issues that these administrators faced

into retirement. In order to more successfully transition into retirement, these issues need to be

addressed. The findings spotlight the reality K-12 educational administrators experience while

transitioning into retirement. This is definitely important information that educational

administrators need to be aware of before deciding to make the transition into retirement. This

study pinpointed several retirement transitional issues such as the knowledge gained through

preparation courses by state retirement agencies and the impact that these administrative

positions put on the human body. All educational administrators approaching retirement or not

may find the significance of this knowledge invaluable to their one day successful transition into

retirement. Further recommendations would center on education institutions utilizing the

information to assist with program creation to assist older employees successfully transition into

retirement. The model provided by the Retirement Systems of Alabama allows for easy access to retirement counselors and constant retirement training to assist employees into retirement.

Conclusion

This phenomenological, qualitative study examined the experiences of recently retired K-12 educational administrators as they transitioned into retirement. Ten participants who had between 25 to 40 years of experience and had retired within the past five years were interviewed. This study provided new insight into the retirement transition of K-12 educational administrators within the State of Alabama. The four themes that emerged (finances, pressure, self-importance, and health) allowed the researcher to gain a better understanding of the experience of transitioning into retirement. In conclusion, based on the findings of the present study, the experiences of recently retired participants showed economic issues have a profound effect upon retirees, especially when they are unfavorable, and the absence of workplace activity may well lead to decreased self-worth and insecurity. Either or both, and in isolation or combination with other factors can impact their mental and physical health. However, gaining a better understanding of the transition process into retirement through the Retirement Systems of Alabama counseling service, staying active in the community and with family helped recently retired educational administrators be more open to lifestyle changes and maintain a better quality of life.

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Appendix A

Recruitment Letter

University of Nebraska Lincoln

COLLEGE OF EDUCATION AND HUMAN SCIENCES
Department of Educational Administration

November 1, 2013

Address

Dear Retired K-12 Educational Administrator:

I am writing to invite you to participate in a doctoral study I will be conducting titled: The Retirement Transition of K-12 Educational Administrators in the State of Alabama. The purpose of this phenomenological study is to explore the transitional issues and experiences of 10 recently retired K-12 educational administrators in Alabama.

You have been purposefully selected to be one of the 10 participants in the study based on the fact that you are a recently retired educational administrator and have served in that capacity in the K-12 setting. In this study, I am interested in learning of your views and perspectives related to the experiences leading into retirement.

The time frame for this project is November 2013 through April 2014. I anticipate conducting one face-to-face audio-recorded interview with you at your residence or other mutually agreed upon location. An additional interview may be needed for additional information. In addition to the interview, I will observe how you have handled the transition into retirement.

Prior to conducting any interview with you, I will provide you an outline of the questions I want to ask in order to give you time to think about your responses. Furthermore, I will provide you with an Informed Consent Form that you must read and sign before I am permitted collect any data in this study; however, I will be available to answer any questions you might have regarding the research. You may elect to not be a participant and in that case I will not bother you again.

On the premise that you will be volitional participant, I might ask you some clarifying questions to elicit additional details and examples related to your responses. All data will be collected as anonymous to eliminate any potential risk to participants. No known risk or discomfort is associated with participation in the study, and you have the option to withdraw from the study at any time should you choose to do so.

I am totally appreciative of you for your participation in this study and assisting me with my professional endeavor. The data from this research will be used in partial fulfillment of a Doctoral dissertation at the University of Nebraska-Lincoln. In the event the findings from my research are viewed favorably by the professional community it is likely that information will be disseminated via presentations and/or publications. At no time would there be a chance for others to identify you or any other person participating in this research because only pseudonyms will be used, and the original data will be destroyed within 24-months of my Doctoral Supervisory Committee acceptance of my research. Audio recordings will be destroyed immediately following transcription.

If you are willing to participate in this study, please notify me at the telephone number below or e-mail address provided. Also, if you have any questions concerning any aspect of this research, I invite you to ask them. I can be reached at 334-268-0453 or hicksla@yahoo.com and will be happy to answer them for you. I look forward to hearing from you in the near future.

Sincerely,

Lee A. Hicks

Appendix B

Interview Protocol

UNIVERSITY OF Nebraska Lincoln

COLLEGE OF EDUCATION AND HUMAN SCIENCES
Department of Educational Administration

Project: The Retirement Transition of K-12 Educational Administrators in the State of Alabama
Time of Interview:
Date:
Place:
Interviewer: Lee A. Hicks
Interviewee:

Position of Interviewee:

This phenomenological study is undertaken to identify the essence and commonalties in the human experiences that will contribute to an understanding of the transitional experiences of K-12 educational administrators within the State of Alabama. The aim of the study is to define and explore the experiences of educational administrators in the transition from their administrative responsibilities into retirement.

Question:
How do the individuals describe their process and experience(s) as K-12 educational administrators during the transition from their administrative responsibilities into retirement?

Sub-questions
1. How do the individuals describe the preparation for retirement from the profession of education?
2. How do the individuals describe the transition from employment as an education administrator to that of a retired professional?
3. How do the individuals describe the transition of "taking charge" (i.e., managing the transition) as they move from K-12 responsibilities to retirement?

I want to thank you for your participation in this project. All information will be confidential. Additional information may be needed to assist with the completion of this research.

Appendix C

Informed Consent Form

INFORMED CONSENT FORM

Identification of Project:

The Retirement Transition of K-12 Educational Administrators in the State of Alabama

Purpose of the Research:

I am asking you to take part in a research study. The aim of the study is to explore the perceptions and lived experiences of educational administrators during the transition from their administrative responsibilities into retirement. You have been purposefully selected to be one of the ten participants in the study based on the fact that you are a recently retired educational administrator and have served in that capacity in the K-12 setting. In this study, I am interested in finding your views and perspectives of your experiences into retirement.

Procedures:

The time frame for this project is November 2013 through April 2014. I anticipate conducting one face-to-face audio-recorded interview with you, which should last approximately 60 minutes; however, an additional interview, may be needed for additional information. In addition to the interview, I will observe you for the duration of the interview and how you have handled the transition into retirement. The research will take place primarily at your residence or other mutually agreed upon location.

Prior to conducting any interview with you, I will provide you an outline of questions I want to ask in order to give you time to think about your responses. Throughout these interviews you might also be asked some clarifying questions to elicit additional details and examples from your responses.

Risks and/or Discomforts:

There are no known risks involved in participating in this research.

Benefits:

You may not benefit directly from taking part in this study. However, this study may help us better understand successful methods of transitioning into retirement by exposing the positive and negative experiences of recently retired educational administrators within the State of Alabama.

Confidentiality:

Pseudonyms will be used for all participants in the reporting of the research. All conversations will take place at the research sites and remain confidential. The research will be discussed only by parties directly involved in the study. Digital data will be stored electronically on computers that are password protected. I will have sole access to these passwords. Physical data will be stored in a locked file cabinet during the duration of the study. All physical data will be kept for duration of one (1) year in these secure areas. Audio recordings will be destroyed immediately following transcription.

Opportunity to Ask Questions:

If you have any questions about the research, please contact Lee Hicks or Brent D. Cejda Ph.D. at the numbers listed below. These gentlemen will be glad to answer any of your questions.

If you have questions about your rights as a research participant, or concerns or complaints about the research, you may contact the University of Nebraska-Lincoln Institutional Review Board, telephone (402) 472-6965.

Freedom to Withdraw:

You are free to decide not to participate in this study. You can also withdraw at any time without harming your relationship with the researchers or the University of Nebraska-Lincoln.

Consent, Right to Receive a Copy:

Your signature certifies that you have decided to participate having read and understood the information presented. You will be given a copy of this consent form to keep.

☐ Check if you agree to be audio taped during the interview.

Signature of Participant:

_____   _____
  Signature of Research Participant   Date

Name and Phone number of investigator(s)
  Lee A. Hicks, Principal Investigator   Office: (334)268-0453
  Brent D. Cejda, Ph.D., Secondary Investigator   Office (402) 472-0989

Appendix D

Table of Themes

Finances	Important
	Preparation
	Impact
	Stability
	Priority
Pressures	Demands
	Federal guidelines
	Paperwork
	Decreased personnel
	Frustration
Self-Importance	Effective
	Personal
	Professional
	Experience
	Lonely
Health	Tired
	Stress
	Psychological
	Physical

Appendix E

Examples of Interview/Probing Questions

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? In Alabama?
- What positions have you held in your education career?
- What was your position you held at retirement?
- When did you transition into retirement?

Q1 - How did the individual describe the preparation for retirement from the profession of education?

- Were you ready to retire?
- How did you prepare for retirement?
- What were the influences that lead you to make decisions to retire or not to retire?
- What were your concerns about retirement?
- What about the position/responsibilities made you want to retire or not to retire?
- Who/What was your primary source of support transitioning into retirement?

Q2 -How do the individual describe the transition from employment as an education administrator to that of a retired professional?

- When you made the decision to retire, what did you experience in relation to yourself, your work, your family, your associates, and your future?
- Were there any unusual experiences you encountered during this transition to retirement?

Q3 -How do the individual describe the transition of "taking charge" (i.e., managing the transition) as they move from K-12 responsibilities to retirement?

- When you had the choice to retire, what is the transitional process through which you journeyed?
- Were there any external factors that assisted you in "taking charge" (i.e., managing the transition) of this transition?
- What aspect(s) of the transition into retirement would you change, if any, to make an easier move into retirement?