

## RETIREMENT

# How Retirement Changes Your Identity

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**Teresa Amabile**, professor at Harvard Business School, is approaching her own retirement by researching how ending your work career affects your sense of self. She says important psychological shifts take place leading up to, and during, retirement. That holds especially true for workers who identify strongly with their job and organization. Amabile and her fellow researchers have identified two main processes that retirees go through: life restructuring and identity bridging.

26:00

**TRANSCRIPT**

CURT NICKISCH: Welcome to the *HBR IdeaCast* from *Harvard Business Review*. I'm Curt Nickisch.

Health and wealth. Those two things are foremost in people's minds as they near the end of their working careers. *Can I afford to retire? Will I be healthy enough to enjoy it?*

Research shows that when people are able to answer those two questions

favorably, they're much happier in retirement. No surprise there.

But there's another question that people find themselves asking often only after they've left the workplace for good. And that's: *Who am I now? When people ask me what I do, what do I even tell them?*

Work is such a huge part of our identity. Retirement untethers us from how we think of ourselves in a fundamental way. And a new study offers insights into how to handle this transition more effectively.

Researchers at Harvard Business School [Teresa Amabile and Jeff Steiner], Questrom School of Business [Kathy Kram and Douglas (Tim) Hall], Bentley University [Marcy Crary], and MIT Sloan School of Management [Lotte Bailyn] interviewed 120 professionals at three different companies across the United States.

In the study, they focused on the mental and emotional toll that retirement brings. And they found that retirees go through two main processes: life restructuring and identity bridging.

Here to talk about the study's findings is Teresa Amabile. She's a semi-retired professor at Harvard Business School and part of that team of researchers.

Teresa, thanks for coming on the show to talk about this study.

TERESA AMABILE: Thank you, Curt. It's my pleasure.

CURT NICKISCH: So, was the fact that you were approaching retirement or in the midst of retirement a factor in your interest in doing this?

TERESA AMABILE: Absolutely. It certainly was.

CURT NICKISCH: How so?

TERESA AMABILE: This was five years ago when I began conceiving of the research. And as my husband likes to say I wanted an evidence-based retirement for myself. So I was very curious about how people approach it and what makes for a good retirement life.

I was also interested for my professional interest as an organizational behavior researcher. My previous research discovered that people are happiest in their work on those days and those weeks and those months when they feel that they're making progress in meaningful work.

And I wondered: what happens when you're leaving that meaningful work behind? And I see, you know, among my family, my friends, my colleagues, some people who can't seem to leave. They don't want to make that transition.

CURT NICKISCH: It's almost like you're getting off a train, and at least a train has a sense of momentum or direction.

TERESA AMABILE: Exactly. It has that sense of progress every day, even if it's a frustrating day, you usually made progress on something. And your metaphor of a train is interesting because you do feel like your life is moving you along and you know where that track is going.

You enter the unknown when you get off that train. And that can be very scary. There are some who get mired in that fear. And there are others who seem to be able to get themselves on a new train or explore new trains. And those people generally seem to be happier with their lives during the transition and in the immediate post-retirement period. We really focused on the first five to seven years, and actually quite a lot in the first year and a half.

CURT NICKISCH: One thing that surprised me - it seems to take a lot of people a lot of time to figure out what they want to do next.

TERESA AMABILE: Let me say, there are some people who start figuring it out before they retire. That's unusual. The transition period to a more stable life can be pretty short - it can be a matter of a few months for those people. There are a couple of people that I followed for three years after they retired and one of them still feels like he doesn't have a stable, settled retirement life.

CURT NICKISCH: It's counterintuitive because, on one hand, this is something you've known about for decades, that you're going to do this. People fantasize about retirement for decades. And then to say that three years into retirement, you're not really sure like what you're doing or how do you want to be spending your time - it seems like that should not be happening.

TERESA AMABILE: Yeah. Like you shouldn't have your act together, right? I think it's hard partly because a lot of our fantasizing has to do with finances, frankly. I think people fantasize about, yes, certainly not having the pressure of work, not having the stress of work, but they also fantasize about not having to worry about money all the time. You know, you've got your nest egg. And I don't think people realize that you know, I've been doing something with most of my waking hours for decades and I'm going to have to do something else during all those hours.

So that's one of the two main processes that we've looked at in our research so far. That's the life restructuring. You have to majorly restructure your life that day you walk out, whether you've been working full-time up to that retirement or part-time, you're going to have to really approach your life differently.

The other major process that we've discovered so far in our analyses, which we call identity bridging, is something that only some people go through as they approach and go through retirement. Most of the people we've interviewed do seem to do some kind of identity bridging, but not everyone.

CURT NICKISCH: So we'll get to that. But I want to ask about this life-restructuring. In your research somewhere you and your coauthors called it "being an architect." What does that mean?

TERESA AMABILE: Life structure is defined as the major contexts of your life - the places where you spend your time, literally the geographical, physical spaces where you spend your time, the major activities that you engage in, the most important relationships that you have in your life.

CURT NICKISCH: When you're not working, a lot of that goes away.

TERESA AMABILE: A lot of that goes away. You know, we ask people who are retired, do you miss working? Most say something like, "I don't miss the work, but I do miss the people." I think that most of us don't realize how anchoring and important those work relationships are.

We also don't realize how important the structure of work is. We have been living for several decades as kind of a tenant of a life structure that our organization has created for us. We know where we're going to be at 9:00 AM Monday through Friday and we pretty much know what we're going to be doing and who we're going to be interacting with.

CURT NICKISCH: What we're going to eat...

TERESA AMABILE: What we're going to eat, where are we going to eat it. And because of the structure of that 9-to-5 - or whatever the hours are - Monday through Friday, our weekends are also structured around that because you know, maybe one day or part of a day is the day that we do all the chores that we didn't have a chance for.

One of our retirees said, "Well, you know, my life structure now is that I have Sunday - Church Day - followed by Saturday, Saturday, Saturday, Saturday, Saturday, Saturday."

CURT NICKISCH: Right, 300 Saturdays in a year.

TERESA AMABILE: Exactly. I can do whatever I want and it's wonderful and it's also really crazy making. So you have to think about where you are going to be spending your time, how are you going to structure that time. So there are four tasks that people have to go through in restructuring their lives.

The first one is the retirement decision. You have to think of that as a life structure decision - deciding when to retire, how to retire. Do you want to see if you could get some kind of a part-time structure at your workplace and gradually transition out? That's not just a decision about work though. It's also a decision about your relationships because many people - in fact, most in our study - are partnered. They have a spouse or a significant other who they share their life with

CURT NICKISCH: You gave some stories in your research of people who come home and then all of a sudden, like after the husband in a married couple retires, comes home and alphabetizes the spices.

TERESA AMABILE: Yeah, that was one of our favorite examples, and I think it was the man himself who said “I drove my wife crazy” - because she was the homemaker and that is the case with some of these baby boomer couples. She’s got her own life structure and suddenly it’s being invaded by this person that you haven’t spent significant weekday time within maybe 30 or 40 years.

And this guy said, “I really drove her crazy. Like I alphabetized all the spices the first day I was retired when she went off to work and she said you need to get out of this house for at least four hours everyday.” So they made a pact that he would be somewhere else. She didn’t care, you know, where it was, find something to do with yourself.

So he found some volunteer work and he had his regular date with some friends from the neighborhood to go to breakfast together and he managed it. But it took some negotiation and we’re finding that in a lot of cases.

The second developmental task is detaching from work. Some people it’s like they’re just taking off a backpack, setting it down and walking away from it when they walk out that last day. Many people not so easy.

CURT NICKISCH: What are they doing, just that for just getting on the phone and calling people they work?

TERESA AMABILE: Yeah, or lurking on Facebook and trying to figure out, “Okay, what’s going on at the office?” Or they’re still getting up at 5:00 AM and you know, after breakfast, they’re sitting down at their computer and going at email, which is an activity that many people do first thing in the morning when they’re working.

Some can let go completely as I said, and for others, they have a hard time moving on at least mentally, even if they’re not engaging in work activities, they’re thinking about it a lot and they feel that they’re still in that world.

The third one is managing the liminal phase. Liminal means betwixt and between - kind of in the midst of change of some kind. People have different strategies for approaching this. Some plan very carefully. So there's one person we interviewed who - each of the interviews I had with him before he retired, he talked about this definite plan.

He felt very strongly that he had great expertise built up and he did - as a senior project leader in the company. He said, "You know, I think that I have something to give back up by either writing a book about project management or maybe teaching a course."

Well, I can tell you that that didn't happen. The book hasn't happened and I followed him up for a couple of years after he retired. What happened with the book and the course I think is what happens to many people that we've interviewed and that is that he really liked being lazy after they retire.

They really - and I shouldn't use the word lazy, although some of them do use that word to describe themselves. We asked them at the end of the interview, what's the best thing about being retired so far for you? A surprisingly large number of people say not waking up to an alarm clock. And many others will say something on the order of the freedom, the flexibility I have to structure my day as I want.

CURT NICKISCH: Or not.

TERESA AMABILE: Or not. And they resist - that feels so good. It feels so good. And I should say almost everyone immediately after they retire is very happy - either ranging from really feeling very satisfied and content to being euphoric.

CURT NICKISCH: Yeah. There's a huge, huge burden that just goes away.



TERESA AMABILE: I mean no commuting, which is enormous for many people. No stresses of, you know, another day where I haven't gotten everything done or firefighting during the day. But some of them enjoy that lack of structure so much that they find even six months later, even a year later, they've been reluctant to do that volunteer work that they absolutely intended to do and still do intend to do because it would require them giving definite hours to the place where they'd be volunteering and they don't want to be tied down to that. So this is the issue of how do you architect that time.

CURT NICKISCH: One of the takeaways from this research is that you do have to think about what you want to do and not just get the money equation solved, but even then it sounds like you don't quite know what it's going to be like until you're there because it's such a retraining of your brain.

TERESA AMABILE: It is. Everything shifts. After the liminal phase is consolidation of the new life structure and many of the people that we interviewed had gotten to that point where they had a life structure that was a new one for them that they felt was really working, that they were enjoying. And there's no longer that sense of urgency: I've got to get my life figured out.

That's what we mean by the consolidation stage. And that can happen within a couple of months of retiring for some people. More often it's more like six months to a year and even in some cases, three years later the person doesn't feel that they've quite got that new life structure figured out.

For that reason, it's so great if a company can have a program where people can work part-time as they transition to retirement.

CURT NICKISCH: That's what you're doing.

TERESA AMABILE: Yeah, that's what I'm doing.

CURT NICKISCH: Why do you say that's great?

TERESA NICKISCH: Because it allows you to experience that freedom and flexibility in many of your weekdays - not all of your weekdays, but many of them.

CURT NICKISCH: Got It. You're not going cold turkey in some sense.

TERESA AMABILE: You're not going cold turkey, so you have a sense of, okay, what is it like to be at home on a day when I would normally be in my office? How do I want to interact with this other person who lives in the house? And do I want to try out some activities? And believe me, we have many retirees in our study who did, you know, just relax and kind of experience that freedom and flexibility for a few weeks. And then start talking to people at volunteer placements and getting involved in their communities.

CURT NICKISCH: But you found that for some people it's been really, really difficult to transition to retirement because of that question. Like who am I? Like, what am I doing? What am I good for?

TERESA AMABILE? So Curt, could I ask you one of the interview questions that we asked people in our study? Would you be more likely to say that your work is what you do or your work is who you are?

CURT NICKISCH: I would definitely be more likely to say that my work is who I am and I probably have mixed feelings about that. If I look back on my career, I've probably been too slow to seize opportunities because I have felt a real strong identity in the role and with the company I was with.

And in retrospect, I saw that I was probably exploiting myself more for the company than I should have. Some of this I think has to do with the way I grew up. My father was a career army officer and I have a really strong sense of sort of duty and doing what I'm supposed to do.

TERESA AMABILE: And maybe loyalty that organization.

CURT NICKISCH: Yeah. And that's been a struggle to find the right balance.

TERESA AMABILE: Well, this very rich answer that you just gave me, which was so interesting, gives you a little glimpse of the wonderful information we have about how people think about their identity. And for many of the people that we have in our study - they're all professionals, white collar workers, knowledge workers if you will - for many of them that identification with either the work that they do or their profession or their organization or their colleagues, that identification is very strong.

And what do you do with that? What do you do with that big chunk of yourself after you retire? So we've discovered that many people engage in what we call identity bridging. And we're beginning to get the sense that if you did identify strongly with the work, if it was at least to a large degree, who you were or who you are, you're better off if you can do some identity bridging and that, by identity bridging, I simply mean to maintain or somehow enhance some important aspect of yourself that existed pre-retirement.

Often it's bridging some aspect of that work identity. Often it's enhancing, developing some non-work aspect of identity that you had. So, one of the most common things we've seen is that people will have had an avocation that they enjoyed a pre-retirement, that they get really engaged in much more strongly after retirement.

And that's very fulfilling for them, very enjoyable. Sometimes it's the relationship they had that was important to them - an important part of their identity - and they're now deepening that engagement, spending more time with that person.

So we had someone who was a retiree who talked about how his father identity was always important to him. He had three kids, I think. One was still at home when he retired. She was an older teenager in high school and she was struggling a bit with her schoolwork and with a few other aspects of her life. And they did have a close relationship, but they didn't spend much time together when he was working because you know, it just sucked up all the air in his life.

He became much more engaged with her after retiring. He helped her with her schoolwork. They did projects together. So that really enriched his life. And it bridged that father identity, which had been a small part of his identity, small but important before, and it now occupied a very big piece of his identity.

CURT NICKISCH: Got It. You also talk about people who bring stuff up from their past, like somebody who loved motorcycles when he was younger and then bought a motorcycle. You know, it's the classic retirement project, right?

TERESA AMABILE: We call that activating a dormant identity. or this person that you're talking about. He had been a really avid motorcyclist and then you know, the pressures of work and moving up the corporate ladder took over. And also having a family where his wife begged him, look, we've got young children, you're engaging in something that's dangerous, please, please don't go out on those bikes.

So he just sold his bikes. And then as he was approaching retirement, he bought a new one.

CURT NICKISCH: What have I got to lose?

TERESA AMABILE: What have I got to lose? And his wife said, “Go for it, baby.” And he loved it. He loved getting re-engaged with the motorcycle group, going out on group rides. And that was a beautiful identity bridge for him.

CURT NICKISCH: So it’s about, in many cases, it’s about waking those things up. I wonder if this is a failure of corporate America though because you talk about climbing the corporate ladder, taking all the oxygen right? Or people just not having time for that. Sure you can do a better job yourself preparing for retirement, but is it also the way companies expect people to work for them that means that they don’t really know who they are when they’re done working for these companies?

TERESA AMABILE: Absolutely. So much of our identity is almost necessarily wrapped up in our work. So much of our mind space is occupied by our work, that we let other pieces of ourselves atrophy. For myself, my cooking skills have completely atrophied, in part because I have a wonderful husband who’s a gourmet cook.

And it’s something we’ve seen in our interviewees is that if they can maintain some creative activity outside of work, even while they’re fully engaged in their career, that seems to stand them in good stead because that’s something they can grow afterward. That gives them a natural identity bridge. And it would be nice if corporations did think about work-life balance in that sense as well. You know, giving people the opportunity to develop other parts of themselves.

Now I should be clear there’s another way in which people do identity bridging and that is to actually bridge a piece of the worker identity.

CURT NICKISCH: So this is working for a nonprofit, this is volunteering-

TERESA AMABILE: Exactly. Some people start up their own little firm, their own consulting firm. Some people actually start entrepreneurial ventures. So we have one person for whom the worker identity was key and he went from full-time work to nothing. And by the way, as they approach retirement, many people refer to this as “leaping off the cliff” or “jumping into the void.” That’s how scary this can be.

He started a handyman business after he retired. He had loved fixing things around the house when he was in his career as a high-level tech person in his company. And he thought you know what? I can do this for neighbors and friends and for people in the community. So he actually did a little LLC. He printed up business cards for himself. He wasn’t charging much and he wasn’t spending a lot of hours a week doing this.

But when people asked him, what do you do, he was able to avoid saying what he dreaded, which was, “Well, I’m retired.” He was able to say, “Oh, I’ve got a handyman business. Let me give you my card.” And having that tangible object was really important for him. It was like anchoring that identity with that tangible thing.

CURT NICKISCH: Last question for you then. How have you changed your semi-retirement now or your plans for retirement, based on this research?

TERESA AMABILE: I have been allowing myself to spend time not only on this research, which I love, it is my work, but I’ve been allowing myself to allocate some time each week to my avocations and one of them is being a grandmother to my seven-year-old granddaughter.

But another avocation is literature, poetry. I’ve been reading more poetry. I’ve been trying my hand at writing a little bit more. I’ve also been deepening relationships with my five sisters. That’s all enriched me incredibly.

CURT NICKISCH: And when you retire, what will you tell people you do?

TERESA AMABILE: I'll tell them I'm retired. I'm a retired professor from Harvard Business School, and I'll tell them what else I'm doing at that time.

CURT NICKISCH: Teresa, this has been a pleasure. Thanks so much for coming on and talking about this research, and good luck with your retirement.

TERESA AMABILE: Thank you very much, Curt. It's been fun.

CURT NICKISCH: That's Teresa Amabile. She's a semi-retired professor at Harvard Business School. To read more HBR coverage about the economics of retirement, go to [HBR.org/aging](https://hbr.org/aging).

This episode was produced by Mary Dooe. We get technical help from Rob Eckhardt. Adam Buchholz is our audio product manager.

Thanks for listening to the *HBR IdeaCast*. I'm Curt Nickisch.

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