

Title: Resilience at the Edge of Retirement: Supporting Late Career Transitions

Date & Time: June 17, 2025 | 7pm ET

Moderator: Hello, and welcome to today's webinar, Resilience at the Edge of Retirement: Supporting Late Career Transitions. This presentation is part of a new APA webinar series, Professional Resilience in Changing Times, designed to offer strategies for psychologists facing career shifts, employment disruptions, and supporting clients through job uncertainty. Some housekeeping notes before we get started.

The views expressed in this presentation are those of the presenter and may not reflect the views of the American Psychological Association. Next, this program does not offer CE. However, we will email everyone watching live today a certificate of attendance. Certificates will only be issued to those who watch for a minimum of 45 minutes. A recording of this presentation will be emailed to everyone in two weeks' time. The recording will include the presentation slides.

During our time together, you will be on mute. You can communicate to us using the Q&A box located on your webinar screen. Have a question for our presenter? Type them in using the Q&A box located on your webinar screen. A link to the presentation slides will be posted in the chat box of your webinar screen. If you miss them, don't worry. We will email them to you along with the recording in two weeks' time.

Now, let me introduce our presenter. Nadya Fouad is an emeritus distinguished faculty member in the counseling psychology division of the Department of Educational Psychology at the University of Wisconsin-Milwaukee. A board-certified counseling psychologist, her research examines how people make work and career-related decisions, with an emphasis on understanding the work choices of women and underrepresented populations.

She taught foundations and career development at the master's level and vocational psychology and professional ethical and legal issues in counseling psychology at the doctoral level. Welcome, Dr. Fouad.

Nadya Fouad: Thank you. I'm delighted to be here, and I will get started sharing my screen here. I want to give a little sense of what we're going to do today. I want to talk a little bit about my journey. That picture that you just saw actually was taken in my office a year ago, right before I retired. I'm going to talk a little bit about my journey. I want to talk about the predictors of successful retirement and then about late career transitions, because not everybody is retiring the way that they had planned or want to retire as they had planned.

Then predictors of successful transitions, because a number of people are making transitions in ways that they didn't anticipate. What happens when that is not the way they had anticipated, we are calling that a career shock. I want to talk a little bit about career shocks and how to cope with career shocks and how to build resilience, particularly in dealing with career shocks.

Then move to questions. I know a number of people had submitted questions when they registered, and I've picked four or five of those just to answer because they

seemed representative of the different types of careers that psychologists have. If we could start with just a very quick poll, and I promise I'm not going to do too many of these tonight, what your current employment status is right now?

Half are employed full-time, 13% are retired, 3% students, and 30% employed part-time. Okay, great. Thank you very much for responding. Before I get started with my journey, think about these stories, these vignettes. A psychologist in a university system with a very strong pension program announces her retirement five years in advance, taking her last doctoral student five years before the student finishes in five years, winding down long engagement with her professional association.

Vignette 2 is a psychologist who worked for a federal agency, plans his retirement in five years, receives a promotion in the federal agency, which puts him in the category of probationary employee, and then he's informed he is fired in March. Vignette 3, and although this is not a real person, it's a very typical kind of story that happened to federal employees in February and March, and still happening, actually.

Vignette 3 is a psychologist in private practice who plans to retire in five years, is suddenly diagnosed with a serious illness and cannot work with her clients. She is not sure if she can return to her practice. Finally, Vignette 4 is a psychologist who worked in HR as an organizational psychologist for a large company, took early retirement at age 56, and planned to move to working for a university, but found limited opportunities due to the changes in the academic environment and the budget cuts in the academic environment.

We'll come back to those vignettes, but just keep that in mind. Now, Vignette 1 is me. I had a very traditional academic path, very unusual in this day and age, actually, that I got out of graduate school and came to the University of Wisconsin-Milwaukee to start as an assistant professor, and I was here for 40 years. I taught some master's students, but mostly I was the director of the doctoral program, training in the doctoral program in counseling psychology.

I am married to another professor in the UW system, which is relevant because of this strong pension system that our plan that we have, both of us have that. We have three sons and daughters-in-law, three grandchildren, two of whom live in Denmark, which is also relevant, you'll see in a minute, and one living here in Milwaukee. I am, as was said, I'm an expert on career development and career transitions, but not an expert on social media or AI.

The relevant part about that is I don't have the background to move into the new environment doing career counseling online because I don't know the social media space. I could learn it. I choose not to do that, but that wasn't an option for me after I retired. I will say that this past year has been a major psychological adjustment. The last six years before I retired, I was editor of the *Journal of Vocational Behavior*. One of the last articles that I edited was a meta-analysis on predictors of successful retirement, actually, which I cite. It's in the citations.

One of the things they said was people not making decisions for at least a year, and some people say six months, but I did do that. I had a decision not to make a lot of changes in a year, and it has been a big psychological adjustment to go from being very active in APA and lots of committees and lots of boards and the training

directors council and so on and so forth to not doing any of that. The change in identity has been a big shift. It's now feeling really good.

I'm just saying that I'm here to tell you what the literature says and give you a little bit of my personal background, but we're not immune from having that adjustment as well. I do want to give a disclaimer. All through this entire presentation, I talk about the importance of finances.

For example, we wanted to travel. We wanted to go to Denmark. We wanted to travel not connected to the academic calendar. We need money and resources to be able to do that. Preparing financially is a very important stuff, but I am not an expert on financial planning. I'm going to stay here, consult with a financial advisor on your specific circumstances.

Let me start with talking a little bit about where retirement is in the traditional career trajectory. This is the very traditional career development theory. The last iteration of this by Donald Super was in 1996. The traditional model is that you start to develop some interests in childhood, that's the growth period, some exploration in high school, post-secondary, college, and then establishing a career in adulthood, early adulthood, maintaining it throughout adulthood, and then disengaging in retirement.

Now, the descriptors of the disengagement stage in retirement is that energy begins to wane. This is really what Super talked about in the '70s, '80s, and '90s. Energy wanes. Tasks become taken over by others, plans for transition or retirement, slowly decelerating, phasing out, working fewer hours over a period of time. Sometimes people have bridge employment, working at a part-time job or becoming self-employed. In fact, probably when Super was writing about this in the '90s, this was a model for some careers in a ladder, particularly in an organization.

Now we know those markers are not invariant across every person or even every career or field at the end of the career. These notions of this, this is what happens in retirement, is still very much in our cultural lexicon about what happens in retirement. We also know that this disengagement happens as people are contemplating a shift in their career, perhaps maybe taking a new job. They start to decelerate, disengage from their current job as they're thinking about moving to another job.

What are the predictors of successful retirement? The highest predictor of adjustment is some involvement in social participation. The others include physical health, being married, again, the finances, having the finances to do what you want to do, and then the exit conditions. The exit conditions really have to do with how voluntary it is. That's one of the things that's really hard.

For example, the vignette that was the person working in a federal environment, where suddenly, an email comes on Friday afternoon that you have to pack your bags and go by the end of the afternoon. That's a predictor of a difficult transition to retirement. I wanted to just mention this article by Scroppo, 2020, which again is also in the reference list, who talks about the-- he is, I don't actually know if that's still where he's working, in the American Psychological Trust.

He was talking about, particularly psychologists in private practice, preparing for retirement. Again, what financial resources do I need to be satisfied to do the things I

want to do when I retire? What would I like to do if I cut back working so much? This is an important question to ask because many people are working many, many hours, and they don't have the opportunity or the time to pursue hobbies. Thinking about what activities you want to pursue as you get closer to retirement and preparing for that retirement is key.

Then what experiences have I not been able to do that working prevented me from doing? Then how do I want to do that, or do I want to do that? Where do I want to live, is another good question to preparing even five years in advance. I use a marker in the vignettes on five years because that's often a time period that people use to gradually move into that next phase.

He points out that retirement is a set of transition. Is it voluntary? Are you emotionally prepared, particularly if your work is your identity? That was what was so hard for me to adjust to psychologically. My work was very much my identity, the Dr. Fouad identity. Now, suddenly, I can go days without looking at my email because I'm not having to run to open the email all the time.

For those of you in private practice or clinicians, do you have a professional will? There is a sample professional will in the references that is a guidance on preparing for what happens when you are no longer practicing. I think the 12th guideline in the record keeping guidelines is how important it is to be prepared for records handled if you are not able to dispose of your records, obviously, in the untimely death or unlikely illness or something like that.

Then who takes your clients? In the best of all worlds, you tell your clients, in five years, I'm going to retire. You stop to take new clients, and you start to transition those clients. What happens if it's a very quick process? A professional will is helpful. Let me just recap this. Some questions to help plan for successful retirement. Will you have enough money? Do you have a plan if your health declines? Do you have a long-term care insurance?

What if your health declines precipitously as we saw in that vignette, do you have a plan so that there are ways for you to adapt to that? What hobbies or travel do you envision? Again, we have kids in Denmark, so we wanted to go to Denmark. We wanted to go meet them in other places. It's a good question to ask how you want to spend your time. Nancy Schlossberg interviewed a few hundred people who were retiring. Some of them just wanted to sit on the porch and rock.

For others, that's not how they want to spend their time. I think that's only something that you can answer. Will you be a joiner? Let me tell you, when people find out that a psychologist has retired and now they have much more time, that's the first question that people ask. Oh, well, could you be on this board? Will you volunteer for this? Being able to know your boundaries, the next question is, how do you manage boundaries?

How do you manage the boundaries around how you want to make the decision and making sure that you don't-- honestly, this is how I was perceiving it. I didn't want to get caught in making a decision in the spur of the moment because I wasn't used to having that much time unscheduled, so thinking about that beforehand. Can you

strengthen the social supports? Because we know that social supports and social participation is such a key predictor of successful retirement.

Then can you transition gradually? Is that in your control to do? We know that that's not always the case. Not everybody has their plan go the way they want to. Again, I had two or three vignettes where that, honestly, although they're not individual cases, they are based on people who had those situations happen to them. What if it doesn't go according to plan? What if you start to face age discrimination?

One of the big things around the AI boom and the technology shifts is that younger workers start to assume that older workers cannot do the technology. There is some age discrimination. There's age discrimination on the opportunities available to workers. Then what if you start to feel you don't want to or can't work anymore? In those sorts of situations, you could be facing a career transition.

What is that? You could transition from work to work, different work, different setting, different location, that transition of work to work that you maybe didn't anticipate. You could go work to non-work, including retirement, of course, work to school, deciding to either pursue a new degree or new training, or non-work to work. That too is sometimes unwelcome, where you retired and then decided you had to go back to work for financial reasons or because you didn't like the way you were spending your time. That too could be a late career transition.

The characteristics of transition, again, voluntary or involuntary, predictable or unpredictable, positive or negative. Deciding to go work for another company or in another location, go, for example, to another university could be a very positive shot in the arm, new colleagues, new problems, new challenges, or it could be negative. It could be, this is not how I wanted to spend my time. The characteristic of the transition is also the amount of time and resources to prepare.

Now, we know that, when a transition is involuntary and unpredictable, it can lead to a career shock. Let me give you the definition of a career shock. Joost Akkermans, he's a faculty member in the careers research area in the Netherlands. His research is really focusing on the career shock. The important part about this is it's a disruptive event that are at least, to some degree, caused by factors outside the individual's control and trigger a deliberate thought process concerning one's career. It needs both an external event and a reflection on the career process.

Now, obviously COVID-19 was a huge career shock to many people, not everyone, because for some people it didn't make them reflect on their career progress or process. They had other things that it triggered them into thinking about. For those individuals for whom it is, it triggered the deliberate thought process about one's career. I have a student who's doing research in exactly this area. That was the career shock.

Characteristics of career shocks, again, could be valued positively or negative. Think about the unexpected promotion, could be positive. It could be negative, like I didn't get the promotion I expected. It could have a long duration, or it could be a very short duration. It could be one time. This is a shock, a pregnancy as an example, or often frequent, a career shock being often, as an example, they give in their writing, is the colleagues leaving the work environment than doing that often.

I had many colleagues over my career leave, and that sometimes kicked into a, okay, well, what does this mean about-- who has to take their classes or my retraining in this particular area? How do I want to do this? What role they were playing in the program? Could be something that was happening often. How foreseeable, how predictable, and how controllable is the transition, the career shock?

Then the source, is it organizational or family related? Those often have to do, again, with how controllable it is. Now, I just want to mention, and these are statistics from the Department of Labor. I don't need probably to tell anybody on this webinar that we're in the middle of a unemployment or employment context, that could lead and has for many people led to career shocks.

700,000 people have lost their job since January until May. That's an 80% increase over 2024. That's the same amount that occurred during the pandemic. Over layoffs, over 2 million expected by the fall. The sectors most hit were technology, federal civil service, retail, and probably by the fall those 2 million will also include people in academic settings.

Academic budgets are hugely hit by two factors. One are the number of international students and budget models that were disproportionately having tuition paid by international students and the federal grant funding. The reconfiguring of the federal grants from 48% indirect costs to 14% indirect costs, many universities were counting on those dollars. As they don't have them, they are having to make budget cuts.

Let me go back to reconsider those vignettes from a perspective of career shocks. That psychologist again was me. It was a positive career shock. It was a planned retirement. It was predictable. It was one time. It had positive valence. I went from work to non-work, but again, it was a lot of career reflection. It was self-defined, and the exit conditions were very good, but it was still a career shock.

The psychologist who works for the federal agency is informed he's fired in March. It's a negative career shock. It's unpredictable, unexpected, negative, unplanned transition, unforeseeable, uncontrollable. Source was unexpected. What does he do? Does he go work to non-work? Does he take early retirement? It may depend on the finances. Does he try to find another job? It is in an environment where a lot of other people are trying to also find jobs. It's a difficult environment.

Does he go back for more training to look for something else? How does he decide what to do? The career counselor in me hopes he finds somebody to help him think that through, but that's a really difficult career shock. As is vignette 3, vignette 3, who's the psychologist who becomes ill, again, a negative career shock, unplanned, unknown duration, unpredicted, negative, unknown source. Does she go work to non-work? How does she prepare for that? She must make a professional will in case she cannot return to practice. Again, where do her clients go? What happens to her records?

Then vignette 4 is the psychologist who worked for the large company, takes early retirement, and so finances, has a pension, an early pension, but planned to continue working for a university. Those plans weren't fulfilled because unpredicted

changes in the university, the source was external, the valence was negative, and the duration here was frequent because it happened every semester. He hoped to get the most precarious-- some of the most precarious workers in the country are those ad hoc instructors who have no job security in working for the university.

After all this negative information, how to cope with that. Building resilience. APA's definition of resilience is the process and outcome of successfully adapting to difficult and challenging life experiences, especially through emotional, mental, behavioral flexibility, and adjustment to external and internal demands.

The early studies on resilience-- and you may remember the terms grit, for example, that was done with kids in the '90s. Those early studies were on, what is it that predicts the kids who are resilient, who have been through trauma and adversity, and still show resilience as adolescents? Then aging specialists began to focus on what resilience means to adults.

This is a useful way of looking at it. There's an article, this Wilson et al article, again, in the references, talked about a validity study. They did four studies in this one article. Total number of participants, older adults in this, were around a thousand. There's a lot of validity to this research. The first factor in resilience in older adults is their intrapersonal resilience, their independence, their proactive, positive perspective, their determination and perseverance. I'm going to make myself get through this.

The second factor is interpersonal, community, support, friends. Again, there is that social connection and social participation. There is a spiritual factor for some individuals. Faith and prayer was related, but it wasn't related to the other factors as strongly as intrapersonal related to interpersonal, related to the last one which is experiential factor. That you have dealt with adversity and been proactive in the face of adversity before. You go back and you know how to use those skills.

Just some steps in building resilience. Again, going back to the career shock literature. This is intentional reflection, taking the time, processing, emotionally process. I'm telling a bunch of psychologists to emotionally process, but intentionally reflecting on what this new shift and transition in life is, if needed, actively acknowledging and processing grief, increasing flexible perspective. I'm missing a poll. I'm going to move on to whether people have had a career shock. Let me just finish this slide and then let me ask that question.

Bolstering social support, reaching out, friend network, realigning identity if needed. This was a difficult one for me. Again, I was a Dr. Fouad identity. What I wanted to do when I retired was become a master gardener. I joined the master gardener program in Wisconsin and volunteer as a gardener. This is a shift in identity, but realigning identity if needed.

Examine multiple future pathways and exploring options. If appropriate for you and your own background, incorporate spiritual factors and examining how you dealt with previous adversity. Can we ask the polling question on career shocks? Thank you.

Wow. Half feel that they have had a career shock. Let me just go back and summarize, and then I have a few questions. Then we'll open it up for questions too.

Retirement. I talked about retirement as disengagement, and predicting successful retirement is preparation for that disengagement. Financial, time management, bolstering social interactions. A lot of times people start to join clubs, maintain health, do what you can to maintain health.

I talked about late career transitions as work to work, work to non-work, work to school, non-work to work. The transitions can be a career shock or otherwise known as an external event that triggers career reflection. If facing a career shock, cope by building resilience, focus on emotional reflection, again, social interactions, and pathways to cope with adversity.

Okay, let me go on to some of the questions. I think I've answered some of this. The first question is what to think about when your institution offers a one-time supported retirement before you were even thinking of retiring. This happens a lot when there's an early buyout, or there's a one-time ways to reduce budget in an organization by providing an opportunity to take a six-month advance on retirement or whatever before you were thinking about it.

I think, the slide where I talked about the kinds of questions that you want to ask is, first of all, financially. How were you prepared to do that financially? Is this to your advantage financially as opposed to the-- because they're offering it, it's the organization's advantage. If it's to your advantage financially, what will you do with your time? Is this a valuable way for you to move into a different stage? Are you prepared for those stages? I think those are some of the questions that you want to ask. What would you do with your time, and how voluntary is this? Are you prepared financially for this?

The next question is, I'm unsure if I will return to work. What are the pros and cons to keeping my license active? The con is obviously the cost to keeping it active and if your state has a continuing education requirement that you have to actually do that. I will tell you, I'm going to keep mine active for at least a little while longer. I have to renew it in September. The cost of renewing it, if I wanted to go back and use that license, would be pretty high.

In Wisconsin, I got the license before they made anybody do the EPPP. To go back and have to go to do the EPPP, I'm going to keep that license until I'm really sure I don't want that license. What are your best tips for those of us who didn't have time to plan what to do in retirement and don't have lots of hobbies? One of the best things I would recommend is that you take an interest test. There's the onet.org out of the Department of Labor. It has an interest inventory that can help you explore your interests.

You can see what things you might want to do. Are you artistic? Do you want to spend your time going to art museums? What do you like to read? How active do you want to be? Do you want to start visiting the state parks in your state, or whatever it is that-- what would you envision doing with that time and how do you want to develop hobbies. It's okay to start something and don't get too invested in leaving if you don't want to continue doing it.

The last question here that I thought would be interesting to answer here for everybody, a prepared list of recommended steps for retirement from private

practice. The practice directorate does have-- it doesn't have steps, but they do have some things to consider in closing your practice that is available on the APA website.

Again, this is the link to the sample professional will so that you can see the kinds of things you should be thinking about, who to ask to take over your records, and so on and so forth if you start to close down a practice. All right. I'm happy to answer questions in the chat.

Moderator: Yes, for sure. I have a couple of questions here that we got through registration. Perhaps you could answer these, and then we'll take some of the live questions. One question is, I'm having a hard time letting go of my profession in retiring. What helps? I know that you recently retired, so. [chuckles]

Nadya: I guess, I'm going to be a broken record on taking the time for that internal reflection. Somebody else asked in the registration, how do you continue to still be involved in your professional organization? Everybody likes to have volunteers, so contacting one of the executive director of the directorate of education or practice to offer services as a volunteer.

Thinking about taking six months to a year to give that time, it was hard for me, again, to go from a schedule that I could fit you in 45 minutes between 12:15 and 1:00 to-- I don't have to do that anymore. It really has taken me a year to let go of it. I never had the opportunity in an academic environment for a year sabbatical. Everyone said to me, do that, take that year to really decompress. I never had the opportunity to do that for a year.

I had two sabbaticals that were each six months. Sadly, my father died in one of those sabbaticals semesters. I never really had the time to decompress. I think it's taking the time to letting go and figuring out what the next steps are and that internal reflection.

Moderator: Yes. We have one that's similar to that. Do you have suggestions on how to achieve a sense of closure of one's career?

Nadya: The part of the slide that I talked about exit conditions is, if you have the time to be playful about what that process will be. For me, I took my last student, I announced that I was going to take my last student. She finished. Again, she's starting actually at the University of Nebraska next month. It was like, what does that mean to me? I accepted one last term on the executive board of the Council of Counseling Psychology Training Programs that finished when I retired. I decided not to go to the convention anymore.

Those were the kinds-- but the last convention, I was really clear this was my last convention. I guess, it's hard to know what that means in each specific situation. Thinking ahead, as you exit, what is that going to mean? What does that mean to wrap that up? Does it mean saying goodbye? Does it mean a party? I had a party, but I didn't want the provost and the-- I didn't want all that. I just wanted my colleagues and my students, my family to come to a party and say goodbye. That's all I wanted. That was really important to me to think through.

Moderator: These are some really interesting questions. I want to thank the audience. They're really personal and impactful here. One of them is, I recently had a career shock when I took early retirement because I didn't get an expected promotion. My teaching career was my identity. they're dealing with loss of their identity. Any thoughts on how to cope with that?

Nadya: Okay. Loss of the identity. What's the new identity? What do you want that to be? I feel like I keep saying the same thing. What were the values? What did you get from that identity? Was it work with students? Was it engaging intellectually? Was it colleagues working with others? What was that? Then what can substitute for that?

I'm a gardener right now, and I don't know why it takes a PhD to go pick up leaves in the Tropical Dome of the Mitchell Park domes, but that's the new identity, and I'm building it. Again, it took a year, and sometimes there's some loss, some grieving of what was there before. Yes, I wish there was a magic bullet.

Moderator: Another one here, as a senior professional, we have a tremendous amount of wisdom, but they feel invisible at times to others. How do you deal with increased invisibility as you move towards retirement, or was that not a concern for you?

Nadya: It was not a concern for me until the last year. Part of it was I started traveling a little bit more. We went to, et cetera. It was a shock when-- there were a couple of brand new colleagues who suddenly didn't know what role I had played in the program, and yes, it was a shock. In the age discrimination, the passing-- I'm going to be candid and say that some of this, I dealt with as a young woman when I started at the university. I was one of the only women in the program.

This felt like going back to the days where I was talked over in a meeting, and so on and so forth. I don't have a good suggestion other than if you trust your colleagues to talk about that. I'm feeling invisible here. How can you include me more? The meeting that they have that they don't invite you to is hurtful.

Moderator: Yes. What do you wish that someone had told you before you retired?

Nadya: That's a very good question. I probably wish I had more hobbies. [chuckles] That I hadn't been so career focused. I had lots and lots of years of being involved in APA, and I'm not sure that I want to go back and do that. I closed off everything, so I'm not sure. The other thing that I guess I want to also say to that is I'm healthy. I can go back and contact folks at APA and offer to-- well, look at this webinar, that came out--

Moderator: There you go.

Nadya: Maybe I should have paid more attention to social media. My comment about social media is a very personal one. I was fortunate to be a researcher, to have a research career at a time where it wasn't important that you're on ResearchGate and that you do whatever you need to do to click and all that. I just didn't do any of that. I had students who did that on my behalf, but I didn't do that. I didn't pay any attention to LinkedIn.

My son has a master's in cybersecurity. I just got very skeptical of social media. I didn't do any of that. I'm not actually talking about Facebook. I'm talking about LinkedIn and Indeed and some of those work-related social media that has very much changed the career services. I didn't do any of that. Maybe that's what I wish I would have done differently.

Moderator: Yes. We have another question that says, "I need to work five more years, but I'm burning out. Help me keep it fresh."

Nadya: What new skills can you explore? What new relationships can you foster? Is there somebody you can mentor? Mentoring is a great way to still be connected to the organization, but feel like you're giving back in a particular way. Is there some new training that you could do that would be challenging? I think part of the answer to that needs to be depending on what's important to you at your work.

Is it intellectual stimulation? Is it social interaction? Is it paycheck, which is okay, the compensation, then that's getting through-- Then what can you do with your time outside of work that's meaningful? Yes, I think it depends on what's important to you.

Moderator: this person has a question. What kinds of retirement activities can provide the same kind of satisfaction as an academic career of teaching grads and undergrads?

Nadya: I know people do go back and try to teach. Teaching was not the most important thing for me in my career, so I didn't want to continue teaching at all. I wonder if that's what that question means. Is it the teaching part? Is it the being part of training students? If it's part of training students, being somehow involved in supervision. I know in Wisconsin, you can put out a shingle as a supervisor.

I think it depends on what the activities are that was interesting and valuable that was part of that, what the activities were that were important that then-- there's other teaching that could be done. Although again, as I said, on the one hand, lots of budget issues in universities. On the other hand, the teaching that they're going to hire people to do is probably going to be ad hoc. That's a one-time semester to semester, very insecure.

Moderator: Okay. What should early career professionals know now to plan for late career and retirement transitions?

Nadya: Certainly to keep yourself challenged, to pay attention to what other activities you like to do, to try to keep that balance in your life, that you have activities that you like to do outside of work that is meaningful and provide social interaction to maintain those friendships and not have all of the friendships at work, so that, when you're not working, that the friendships are not just in work. I guess, keep investing and paying attention and reflecting internally on what is it that's giving satisfaction from the career.

Moderator: Do you have any recommendations for how to begin a late career shift? This person had an extreme career shock, and so they are, I think, in this position now.

Nadya: I think that's so idiosyncratic-- not idiosyncratic, but I need more information to know how to do that. What are the options? It's a tough environment to-- I'm sorry I'm not being very articulate about how-- I can just say I'm really sorry about that. There are people who specialize in helping folks with those decisions in that process.

Moderator: Maybe like a career coach or they should--

Nadya: Not a coach.

Moderator: Maybe not a coach.

Nadya: That's not a regulated term. I'm not--

Moderator: [laughs] Sorry about that.

Nadya: David Blustein has a private practice on career counseling at Boston College.

Moderator: Right.

Nadya: He is a professor at Boston College, but that's something he's going to do in his retirement, is do more of that online.

Moderator: That'll be very beneficial, I would imagine, to many people. Do you have any suggestions for leveraging psychologist training and education in a position or role that doesn't require maintaining a license?

Nadya: Organizations are hiring folks. Before I retired, they were hiring folks with that training because of the psychological flexibility, because of the ability to work well with others. I have students who didn't go into clinical work, but they went into organizational work. Honestly, I'm out of it for a year now, and I don't know, especially in this environment, what the employment market is like. I'm sorry.

Moderator: Okay. Let's see. Besides senior centers, what are good places to meet and socialize when you are reaching late career or entering retirement and feeling like you're going to be losing some of that built-in social structure that work provides?

Nadya: Can you say that again?

Moderator: Besides senior centers, what are some good places to meet and socialize?

Nadya: In my own community, there's a women's club. There's a men's club, and there's a senior resource center. Volunteering is the way that a lot of retirees meet other people. Joining what we would call affinity group clubs. I have joined a garden club. The library. If you'd like to read, the library is a place to volunteer and meet other people who have similar interests, I guess, is what I would also say.

Other things that people do, they volunteer for help with food pantries or help with nonprofit ways that people are-- working with kids. I'm not being very articulate about it, but trying to find ways to use your talent and skills in ways that are meaningful to you.

Moderator: I think a lot of people who are near retirement are interested in consulting, and this person would be interested in ideas regarding how to transition to a consultant role, even if it was a part-time role in the future.

Nadya: That's a very typical kind of thing people think about doing. I think it depends on the physical location. What are the opportunities available in the physical location, and then what are the types of organizations? Maybe there's somebody you know doing that, and you could do an informational interview, or talking to an HR director of a big company and saying, what are the opportunities, if you have the need for somebody to consult in these areas.

Those are positions that are not very often advertised, so I don't know-- Remember where I just said I'm not big on LinkedIn? I don't know if that's something that LinkedIn can help guide you towards the opportunities.

Moderator: All right. We have just a few more questions here. What networks would you consider essential for a practicing psychologist moving into semi-retirement, no longer full-time?

Nadya: What networks? Well, I'm not a practicing psychologist. I'm not a clinical-- I wasn't in practice. I would think, if you're still practicing, having some consulting group or pulling together other psychologists in the area, or it doesn't even have to be in the area anymore, it could be something that's online, virtual, of people that you could connect with and problem solve with if something comes up that you want consultation on. I'm thinking really literally of a consultation group.

I don't know if the practice director is thinking about that. It wouldn't hurt to reach out to somebody in the practice director to ask if that's available. Is that something that the membership group is thinking about?

Moderator: We can definitely pass that along to the practice directorate for sure. Appreciate you asking. I'm just going to ask you one more question, and then we'll wrap up. What is the best thing about retirement for you personally, and what's your experience that you would like to share?

Nadya: I would absolutely say the freedom and the time. I feel like I can get up in the morning, and I can decide how I'm going to spend my day, and sometimes it's reading a book. We take care of our grandson who's here in Milwaukee. He's going to be two in August. To have the time to see him grow is invaluable. I hate to say that my husband and I do this together, and we just drop everything and just take care of him.

Even last year, we were doing this, but I would sometimes have to go work in the middle of the day or something like that. I don't have to do that now. The ability to appreciate the things I do do without worrying about what I'm not doing, I think that's what's changed for me in the year. As I was thinking about putting this presentation together and reflecting on what the year has been, it's the relaxed, I don't have to shoehorn things in to the time.

Moderator: Thank you very much. That concludes our presentation.

Nadya: Thank you. It's been great. I didn't leave an email if people had questions for me, but I will.

Moderator: We can include that in our follow-up email-

Nadya: Okay.

Moderator: -if you would like to offer that. To our audience, thank you very much for your time. We're sorry that we couldn't get to all of your questions, but we appreciated all of them that you submitted. A recording of this presentation will be emailed to everyone in two weeks' time. The recording will include the presentation slides. As soon as the webinar has ended, a short survey will appear in your screen. Please take the survey and give us your feedback. That's it for now. Have a pleasant evening.