

DILEMMAS

## Retiring early may not be a great escape

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January 30, 2008

Dear Susan,

I am a professional nearing 60. I love my job and am committed to it 100 per cent, but during the past year found myself reporting to a new boss whom I don't respect and don't like. After two decades of professional freedom, I now find most of my decisions reversed, and am asked to abandon long-term projects I put into place. The boss was brought in from the outside to achieve certain institutional targets and is not only rigid but conscious of his image as a leader, so it's hard to negotiate with him. The chronic stress is affecting my health. All this is making me think of retiring.

- Trapped

Print Edition - Section Front



Dear Trapped,

You may feel trapped but you are hardly without options - early retirement is just one of them. Given life expectancies, you may have 25 or more years ahead of you. Do you really want to leap into this void without a plan?

First, assess what you really want before you decide you're through with work or you'll be blindsided by the unexpected. That's a theme of the 2007 book *Redefining Retirement* by Elizabeth Shilton, a retired Toronto lawyer, and psychologist Margret Hovanec. "You're going to find the financial consequences of retiring early very high," Ms. Shilton says.

She added that you should consider the double whammy effect of leaving work before you're 65, or indeed any time before you're ready. "You'll have five years less of earning power and five years more of retirement [to finance], so you may pay a heavy price. Instead of going cold turkey, one of the things we urge people to do is to think about transitions."

Hers was to go back to school full time; Dr. Hovanec's was to work just one day out of five. Whatever your own plan, you should make a concerted decision and assert control over your own future, or the cost will be much greater than a reduced pension. There are boons to working other than a benefits package and a pay stub. Work offers focus and a social context to your life that you'll sorely miss if you suddenly cut yourself loose.

Research shows that people feel a sense of engagement in productive work that's not just life affirming, but literally life preserving. In one huge study led by British epidemiologist Joan Morris, the work and health profiles of more than 6,000 men between the ages of 40 and 60 were tracked. When the researchers followed up after a five-year gap, they found that men who had left their jobs or who had taken early retirement were twice as likely to have died as those who had remained employed. And it wasn't that they left their jobs because they were already ill. This outcome held true after personal health, smoking, drinking and social class were factored out of the equation.

Men may be at greater risk of the adverse effects of early retirement, hazarding cognitive decline and even a higher mortality risk if they find themselves without employment before they're ready. We don't really know why this is, but we do know that men generally leave work for very different reasons than most women. When women retire early, they cite creating time for loved ones - a grandchild, spouse or parent - as the major reason they want to leave, according to a study by the University of Minnesota labour sociologist Phyllis Moen. Most men report that they retired early because they hated their jobs, or were offered a buyout. Without a place to go or a specific plan, they can lose a sense of purpose. Along with losing their social context, this leaves a huge vacuum.

In contrast, pursuing the nexus between work and personal meaning is what the brilliant American psychologist, Jonathan Haidt, calls vital engagement - that state of drive and supreme focus you feel when you do a job for its own sake. Solving a puzzle or learning a skill becomes its own reward and, as it happens, taking on this kind of challenge may not only provide satisfaction, but shield you from cognitive decline. Preliminary research about aging tells us that learning something complex and novel, whether a new language or a new job - helps protect neural networks.

Speaking of networks, researchers at Harvard and at the Karolinska Institute in Sweden have discovered that those with lots of social contacts tend to keep their marbles longer and outlive people who live and work alone. Clearly, for those who spend more time with colleagues than they do with friends and family, their social life at work is not easily cast aside.

With a tyrant at your back, there's the seductive fantasy of quitting. Before you do, consider some alternatives:

If you were engaged with your work and saw its importance in the past, you could seek a lateral move within your organization.

You could request part-time hours, and get ensconced in a new project with the hours that are free.

With specialized skills you could launch a consultancy, creating an escape hatch before you take the real plunge.

You can acknowledge that your boss is trying to force you out and that after a productive career you're going to fight the power. Exploiting your alliances and seeking counsel from your advocates might work to help you here.

The important element is to take charge and take control.

*Susan Pinker is a psychologist and author of *The Sexual Paradox: Extreme Men, Gifted Women and the Real Gender Gap*, which hits bookstores Feb. 26.*

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