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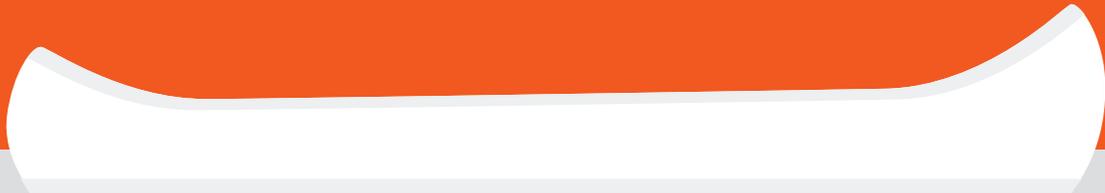
Promouvoir
le développement
de carrière
au Canada

Career Work in Action

Discussions and Activities for
Professionals

KAREN SCHAFFER & JULIANA WIENS

TRANSITIONING TO RETIREMENT



Based on CERIC's Guiding Principles of Career Development

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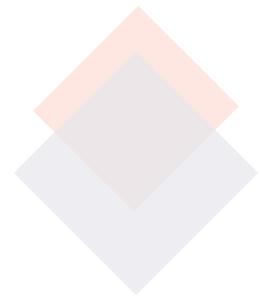
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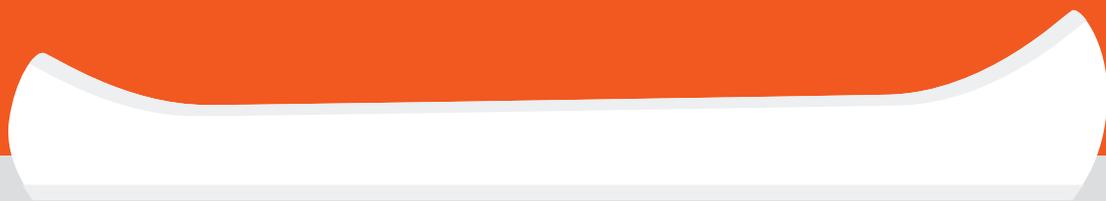


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Introduction: Where we are starting from?



■ Purpose

The purpose of this action plan is to provide you - the professional - with insights and ideas for working with your clients that align with the CERIC Guiding Principles of Career Development. We begin by painting a picture of clients who are transitioning to retirement that speaks to how they are situated within the Guiding Principles, and we then suggest discussion questions and activities that professionals can use when providing career support to this particular population. We have grouped these questions and activities according to 5 five key areas of career work, and we anticipate that professionals will draw upon each of these areas based on client need, and according to the Organic Career Support Framework that we present and define in the *How do we help?* section.

■ Definitions

Throughout this document, we use the term **professionals** to refer to the action plan's intended recipients because we recognize that individuals from a wide range of occupations - both inside and outside of the career development field - may provide career-related support to those with whom they work. You will notice as well that we define the demographic group in question - clients who are transitioning to retirement - very precisely. Our intention is not to exclude anyone, but rather, to provide specific enough parameters to allow for meaningful discussion. We recognize that lives and circumstances vary widely, and that not all retirees will identify with the themes and ideas that we discuss. We also recognize that some of the discussions and activities described below could apply to individuals who do not fit within our identified parameters.

“

“This work is not standardized and cannot be scripted.”

“

“Working effectively with clients means recognizing that career is lifelong and complex.”

■ Philosophy

As authors, we adhere to certain philosophies in our work that stem from our professional identities as Career Counsellors, and our experiences of working with a range of populations. We believe in the importance of locating ourselves, and for that reason, we identify as white, middle class, and raised in a colonial system. We emphasize that other worldviews, cultures, and social locations are equally valid, and that each professional has a responsibility to understand how their own location impacts their practice.

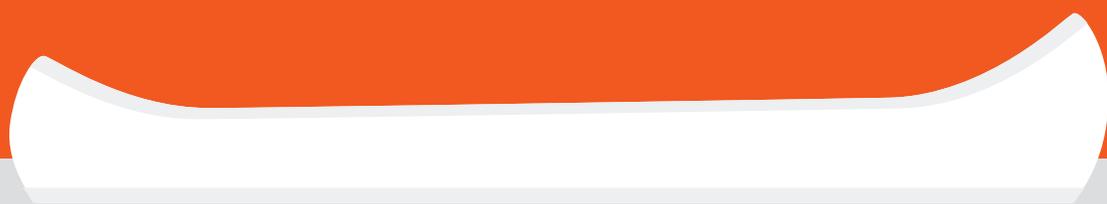
Most importantly, we believe that while recognized best practices do exist within the career development field, this work is not standardized and cannot be scripted. Each client is different, and working effectively with clients means recognizing that career is lifelong and complex. Navigating career work requires knowledge, empathy, patience, compassion, intuition, cultural competence, and the effective use of theories and frameworks. We invite you to engage with this action plan as it works for you and for the client in front of you.

“

“Navigating career work requires knowledge, empathy, patience, compassion, intuition, cultural competence, and the effective use of theories and frameworks.”



**The Guiding
Principles:**
Situating
Transitioning to
Retirement within
the principles of
career development



Who's in Front of You?

Transitioning to Retirement

Individuals between the ages of 55-67 who are transitioning into retirement following fairly uninterrupted work histories. These individuals are most often middle class to upper class, and are shifting from several decades of full-time career work into no work, or reduced work, or different types of career paths or lifestyles. (We acknowledge that there are others in this age group who do not have the luxury of retirement, though they may transition into different types of employment as well.) Those who adhere to a “work to live” philosophy may experience retirement as a relief, while those who derive a significant portion of their identity from work may find this transition challenging and anxiety-provoking. All are experiencing retirement as a work transition, an economic transition, and a recognized rite of passage, regardless of whether their retirements were chosen or mandatory.

Before getting to the action, let's look at how the experiences of those who are transitioning to retirement line up with each of the Guiding Principles...

**For a full version of
the Guiding Principles
infographic, see
Appendix C.**

CAREER DEVELOPMENT...



IS A LIFELONG PROCESS OF BLENDING AND MANAGING PAID AND UNPAID ACTIVITIES: LEARNING (EDUCATION), WORK (EMPLOYMENT, ENTREPRENEURSHIP), VOLUNTEERISM AND LEISURE TIME.

Soon-to-be retirees are on the verge of a major shift in terms of where they focus their time and energy. Up until this point, many have very likely prioritized work over other activities. But as retirement approaches, work becomes less of a focus, and activities such as volunteering, learning for fun, running a small business, travelling, or learning to play an instrument emerge on the landscape, at least for individuals who have the financial freedom re-prioritize. Additionally, at this stage of transition, people often perceive themselves as nearing the end of a long process, and they may anticipate having fewer activities to manage going forward (though that may not end up being the case).

CAREER DEVELOPMENT...

ENTAILS DETERMINING
INTERESTS, BELIEFS, VALUES,
SKILLS AND COMPETENCIES –
AND CONNECTING THOSE WITH
MARKET NEEDS.



Retirement entails a big shift in identity for most people, and as such, it tends to push hard on the button: “What do I care about?” This transition sends people into a re-evaluation of values, whether conscious or unconscious. Those who are good at self-reflection and comfortable with change will treat retirement as an opportunity to fulfill unmet needs around meaningful work by entering into jobs or volunteer roles that differ from their past experiences. Some might pursue new activities that have always interested them, such as writing a book, or building a boat. For those who are not naturally self-reflective, the onset of retirement can be a trying time, especially if they do not feel in control of their choices.

CAREER DEVELOPMENT...



SHOULD BE SELF-DIRECTED;
AN INDIVIDUAL IS RESPONSIBLE FOR
HIS OR HER OWN CAREER, BUT IS
NOT ALONE – WE ALL INFLUENCE
AND ARE INFLUENCED BY OUR
ENVIRONMENT.

While retirement may be an eagerly anticipated choice for some people – a chance to try new things, engage in self-exploration, develop further skills – not everyone chooses retirement freely. Some people are explicitly or implicitly encouraged to leave their jobs. In these instances, self-direction becomes less about choosing retirement and more about responding to imposed changes.

Multiple factors can influence someone's decision to leave the workforce: health, changing job expectations, an inability to keep up with skill development, the loss of a partner or partner illness, aging parents, living conditions. In some cases, someone might choose to retire earlier or later, depending on when their spouse retires. Also, retirement isn't always permanent. For instance, someone could go through a divorce and have to return to the workforce for financial reasons.

CAREER DEVELOPMENT...



IS OFTEN SUPPORTED AND SHAPED BY EDUCATORS, FAMILY, PEERS, MANAGERS AND THE GREATER COMMUNITY.

The transition to retirement comes with expectations, myths, and baggage, both for the person considering retirement and for the people around them. How they choose to retire, what they move toward, and what's expected of them, will depend on their family dynamics and on their level of connection to a community outside of work. In effect, when someone begins their transition to retirement, two big changes happen simultaneously: a change in work dynamics, and a change in personal relationships.

Once a person starts talking about retirement at work, their coworkers - including managers - may perceive them differently. Colleagues may interpret any lack of follow-through as “checking out” of the job, and the individual in question may receive less feedback and support, which could affect their ability to strategize, grow, and change in their job, ultimately hurrying them toward retirement.

Managers and peers can be subtle or overt in pressuring someone to retire, and may not even be aware of their actions in this regard. Casual conversations around the office can expose beliefs around when someone “should” retire, and some might experience these conversations as actual pressure to retire. Conversely, situations exist in which the retiree holds so much institutional knowledge that they feel guilty about even contemplating retirement, and they wonder how their organization will survive without them (e.g. doctor shortages, specialized knowledge, etc.).

Retirement leads to shifts not only in professional relationships, but also in family dynamics. For example, spouses may look forward to spending more time together, or they may feel anxious about spending more time together. Adult children may assume that their newly retired parents will be more available to help with childcare. Health issues and/or the death of a spouse could create a shock to the family system and could lead to a rearranging of all expectations.

CAREER DEVELOPMENT...



IS DYNAMIC, EVOLVING AND
REQUIRES CONTINUOUS
ADAPTATION AND RESILIENCE
THROUGH MULTIPLE TRANSITIONS.

Retirement brings about rapid and significant change in all areas of life, and as such, requires resilience. Managing the needs and expectations of elderly parents or grandkids may demand a certain fortitude, but the real resilience relates to identity work. Individuals involved in this transition are trying to figure out who they are outside of their professions, while also experiencing significant changes in relationships, geographic locations, finances, and possibilities. Additionally, those who experience retirement as a forced and/or profound loss will also be wrestling with deep emotional issues.

CAREER DEVELOPMENT...



INVOLVES UNDERSTANDING
OPTIONS, NAVIGATING WITH
PURPOSE AND MAKING INFORMED
CHOICES.

While some people may perceive this stage as an end point in a journey, retirement is in fact a deeply exploratory phase as individuals remake and reform their identities. Retirees are mature and rich in life experience, and as such, they possess the skills and comfort level required to figure out options, research ideas, and make informed choices. That said, factors such as grief around loss of identity (“Who am I without my work?”) and fear of the future can impair this navigation process.

CAREER DEVELOPMENT...



MEANS MAKING THE MOST OF
TALENT AND POTENTIAL,
HOWEVER YOU DEFINE GROWTH AND
SUCCESS – NOT NECESSARILY
LINEAR ADVANCEMENT.

Retirement heralds a shifting definition of success, something that most retirees will wrestle with at some point, especially if they are invested heavily in linear advancement. How does one measure success post-retirement? Who does the measuring? A dominant social narrative also exists around what it means to have a “successful” retirement. In this narrative, the retiree is eating well, volunteering their time for free, travelling to warm climates or taking dream cruises, providing fancy extras for their kids and grandkids, and generally living “the good life.” If a person feels as though they can’t match this vision of retirement for whatever reason, they may feel compelled to put retirement off for “just another year.”

CAREER DEVELOPMENT...

CAN BE COMPLEX AND
COMPLICATED, SO CONTEXT IS KEY –
THERE MAY BE BOTH INTERNAL
CONSTRAINTS (FINANCIAL, CULTURAL,
HEALTH) OR EXTERNAL CONSTRAINTS
(LABOUR MARKET, TECHNOLOGY).



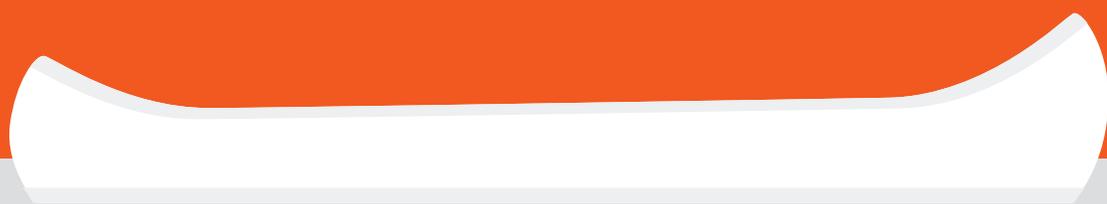
Some people do a lot of dreaming and planning for retirement. Others put off thinking about retirement because it looks and feels like the beginning of the inevitable march to the end of their lives. Some people are more than ready to lay down the mantle of their professional identities and to fulfill other parts of themselves. Others will find themselves in periods of stagnation and even depression until they figure out how to navigate this particular transition.

There are so many layers of identity work happening at this phase - personal, professional, financial - that often go unrecognized. Status and class may change as retirees contemplate living on a different level of income. Men who see themselves as “providers” may struggle deeply with their value after retirement. Marriages change as partners either figure out how to relate to each other in this new configuration, or don’t figure things out and end up separating, which introduces new layers of challenges.

On a broader scale, we live in a rapidly changing world where issues around climate, technology, and culture can feel overwhelming. Some people retire and step out of the stream, creating familiar and comfortable routines. Others become more active and engaged as they suddenly have more time to advocate for issues that they care about deeply. Given all of this complexity, it is important for professionals to acknowledge and validate the wide array of issues that clients are facing, and to provide support accordingly.



The Organic Career Support Framework: How do we help?

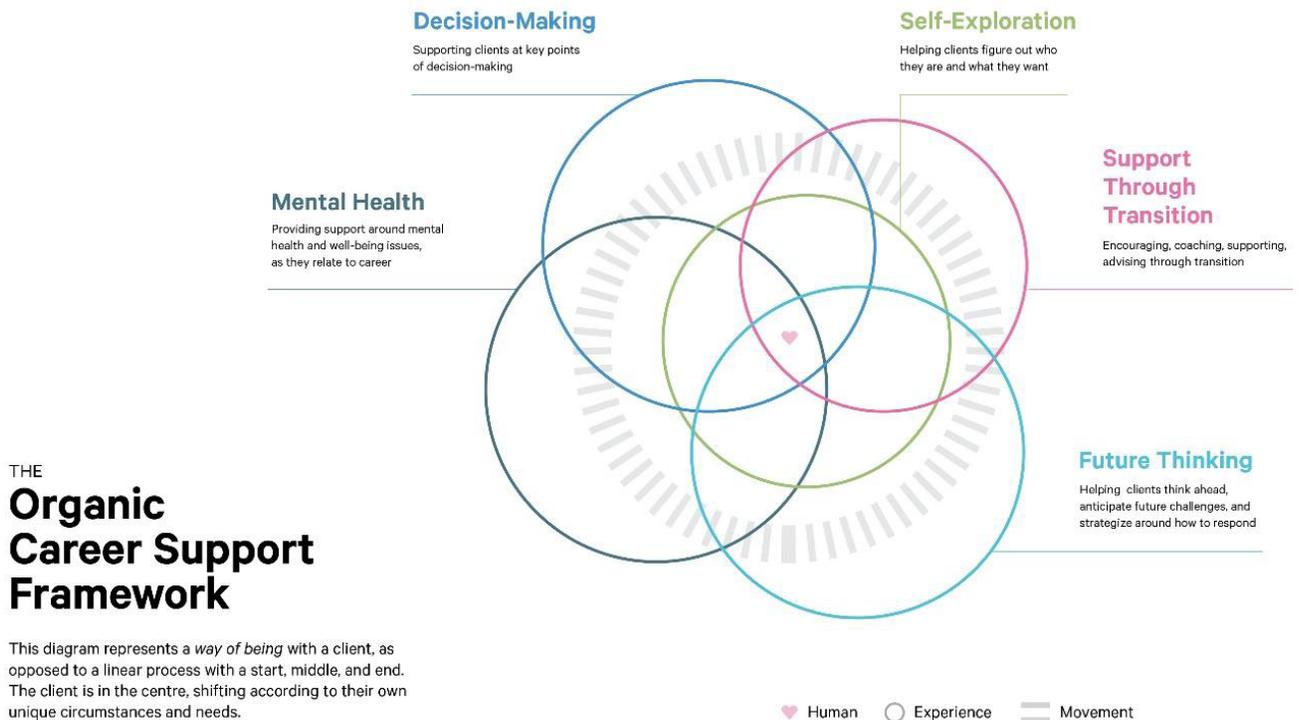


Career Work in Action: Transitioning to Retirement

Having situated Transitioning to Retirement inside of the Guiding Principles and having seen where this group's particular complexities lie, it may seem as though the next logical step would be to present a "script" of what to do next - a step-by-step process outlining exactly how to deal with identified issues. **We can tell you with certainty that no such script exists, and that no predetermined process can speak to all needs and situations.**

Instead, each professional's style of communication and understanding of what's essential evolves over time. No two professionals will say the same thing in quite the same way - nor should they. The art of career work lies in striving to understand a person's experiences and then working with the presenting need. That need can shift from session to session, or even within a session itself. The role of the professional is to move fluidly among states, and to provide the types of discussions, interventions, and information that will support the client in moving forward.

We capture this fluidity using the Organic Career Support Framework, a client-centered approach that highlights movement among 5 key areas of practice. We then move on to Suggested Discussions and Activities. Our intention is to provide some relevant discussions, conversational starting points, opening questions, concrete interventions, and fun activities for each of the 5 key areas of career support.



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This diagram represents a *way of being* with a client, as opposed to a linear process with a start, middle, and end.

In the sections below, we capture this fluidity using the Organic Career Support Framework, an approach that highlights movement among 5 key areas of practice. The positioning of the client in the middle of the diagram emphasizes the importance of client-centeredness, as each client navigates the world of career development according to their own unique circumstances and needs, while the professional plays a supportive role in this process.

The smaller circles in the diagram represent the 5 key areas that together form the scope of career development support:

- **Self-Exploration:** Helping clients figure out who they are and what they want
- **Decision-Making:** Supporting clients at key points of decision-making
- **Support Through Transition:** Encouraging, coaching, supporting, advising through transition
- **Future Thinking:** Helping clients think ahead, anticipate future challenges, and strategize around how to respond
- **Mental Health:** Providing support for issues around mental health and well-being, as they relate to career

The arrows pointing back and forth represent the multiple ways in which clients can shift among these 5 key areas. *Career is complex, and as such, this movement occurs organically*, sometimes within a series of sessions, sometimes within the space of one session, rarely in a linear fashion, and always according to the unique journey of the individual in question.

Examples:

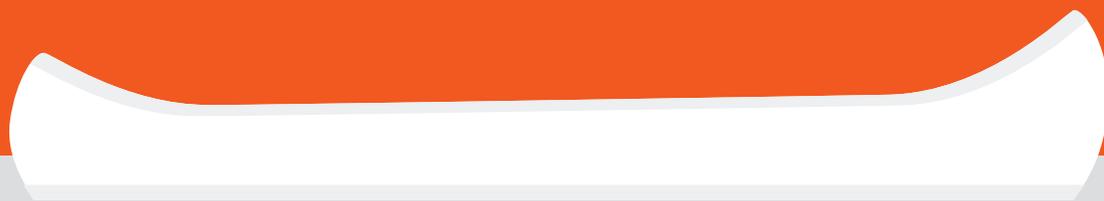
- ✓ Ruth reflects on her upcoming retirement and realizes how much she values schedules and routine (**Self-Exploration**), so she asks for help to create a list of post-retirement activities that can provide structure (**Support Through Transition**).
- ✓ Max is facing mandatory retirement and is extremely anxious about having to walk away from his job. His Career Counsellor provides him with opportunities to speak about his anxiety (**Mental Health**), and is also helping him find closure at work (**Self-Exploration**) and map out an exit strategy (**Decision-Making**).
- ✓ Pat is trying to work on his 5-10 year post-retirement plan (**Future Thinking**), and realizes that he first needs to make some key decisions about what's actually important to him in this phase of life (**Self-Exploration**).

Organic career support is fluid and dynamic, and as such, professionals must be prepared to shift with their clients in and out of these 5 areas, as needed.



Guiding Principles in Action:

Suggested
Discussions and
Activities for use
with clients who
are transitioning to
retirement



From Principles to Action: Discussions & Activities

Starter Discussion

How much time do you spend thinking about retirement? What are those thoughts about? What does “retirement” mean to you? On a scale of 1-10, how excited are you about retirement? On a scale of 1-10, how anxious or concerned are you about retirement?

Important Because

These initial assessment questions can help guide where to go next within the Framework. For example, an individual who’s extremely anxious about retirement may require support around Mental Health, while someone who has spent considerable time thinking about and anticipating retirement may benefit mainly from Support Through Transition. Pay attention to positive versus negative associations with retirement.

Self-exploration: Helping clients figure out who they are and what they want



Suggested Discussions

1. Painting a Picture of “Living Well”

This discussion helps your client articulate a vision of what it means to retire successfully.

- **Questions to ask:** Describe a successful retirement. What does it mean to live well? Think of someone who you believe is enjoying a successful retirement. What are they doing?
- **Important Because:** By looking outside of themselves for examples of what they want, clients can explore indirectly their conditions of satisfaction for retirement. If a client’s answers are negative (i.e. what *didn’t* work for someone), work with them to flip their points around to the positive. For example, if “losing money on selling the house” is a marker of an unsuccessful retirement, a successful retirement might then involve “taking the time to research the housing market and holding out for the right sale.”

2. What Am I Proud of In My Career

This discussion is part of a “completion” conversation in which clients reflect upon their work in order to obtain closure. People often need to acknowledge and validate their current career stage before transitioning to the next stage successfully.

- **Questions to Ask:** Tell me about your path up to this point. What parts of your career are you most proud of? What have you contributed to your workplace, field, community, etc.? What do you want to be acknowledged for?
- **Feel Good Step:** Take a moment to acknowledge your client for the contributions they’ve highlighted. This authentic validation can be very powerful.

- **Additional Questions:** Was anything missing from your career? Are there things you wanted to accomplish but never had the chance?
- **Important Because:** Reflecting on one's journey thus far is an important step in becoming ready to deal with a whole new future. Clients can experience resolution and closure when they are able to identify what they're proud of and acknowledge what they missed, without blame, shame, or guilt.

3. Looking at the Big Picture

This conversation prompts your client to consider ways in which their retirement and subsequent life/routine changes might affect those around them.

- **Questions to Ask:** Who around you will experience change as a result of your retirement (immediate family members, colleagues, friends, etc.)? What changes will your retirement bring about for these people? What expectations do you have of them? What expectations might they have of you? (E.g. Will you be expected to look after a grandchild or an elderly parent? How will your shift in activities affect your partner's schedule?)
- **Next Steps:** What conversations you could have with the people you've identified in order to clarify needs and expectations?
- **Important Because:** As part of transitioning successfully, clients can likely benefit from thinking about how to exit the world of work, and how to clarify expectations within their existing social worlds.

Additional Discussion Questions

- What have you always wanted to do but never had the time?
- What "parts" of yourself would you like to focus on at this new stage?
- What do you care about? What's important to you now?



Suggested Activities

1. Defining Retirement

Instructions:

- On a piece of paper, describe society's perceptions of retirement: What does it mean to be retired? What is retirement supposed to look like? What do retired people do? How are they expected to feel? Think about media portrayals, commercials, comments from friends, family expectations, etc.
- On a second piece of paper, write down YOUR definition of retirement: What does retirement mean to YOU? What do you want to do? What do you want retirement to look like and feel like for you? Include as many details as possible.

Directions for Professional

Encourage your client to dig past their initial thoughts, and to do some stream of consciousness writing about retirement as a way of bringing to light their unarticulated ideas, fears, and assumptions.

Debrief

Invite your client to talk about these two definitions of retirement, and to comment on where they overlap and where they separate. Use this exercise as a jumping off point for exploring and building a vision of the future. If your client's personal definition of retirement is negative, you may need to spend time examining and reframing the concept of retirement until they can envision more possibility and agency in this stage of life.

2. Completion Exercise

Instructions:

- Read through the Completion Exercise (Appendix A).
- Write down answers as they come to you, in your own time. You do not need to answer questions in order, or in one sitting. If any of the questions feel too emotional (i.e. too "heated" or painful right now), let them go in the moment, and revisit them at a later time.
- What you write is just for you. You will not be required to show your answers to anyone.

Directions for Professional

Use this activity to help your client acknowledge where they've come to in their career, and to reflect on what they have and have not accomplished. The questions can be modified to suit your client's specific situation.

Debrief

Check in with your client around the activity, and offer them an opportunity to discuss/process their responses. If the questions invoked a strong emotional response, your client may not yet be ready to move to the next phase of their career. In that case, continue to acknowledge and validate where they are in the present, while holding space for future transitions. If the questions triggered a trauma response, consider referring your client to counselling.

3. VIA Survey of Character Strengths Activity

Instructions:

- Go to <https://www.authentic happiness.sas.upenn.edu/> and select VIA Survey of Character Strengths from the drop-down menu under Questionnaires. You will need to create a username and password before completing the assessment.
- Choose one of your top strengths, and focus on amplifying that strength at least three times/day for one week. For example, if your strength is Humour and Playfulness, explore ways of incorporating more humour into your life, such as trying to make someone laugh or watching stand-up comedy. Or, if your strength is Leadership, reflect on what it means to you to be a leader, and seek out opportunities to demonstrate leadership in formal and informal settings.

Directions for Professional

Encourage your client to focus on a positive trait that they value. You may need to help them brainstorm ideas to get things started, but invite your client to identify for themselves ways of amplifying their strengths.

Debrief

Draw your client's attention to the shift in energy that comes from doing this exercise. Invite them to reflect on how they will carry their top strengths into their next phase of life.

Decision-Making: Supporting clients at key points of decision-making



Suggested Discussions

1. Retirement as Process

This discussion encourages your client to conceptualize retirement as a process as opposed to a one-time event, and prompts them to think about how they can “pre-pave the road” prior to exiting their paid work, in order to help the process unfold more smoothly.

- **Questions to Ask:** What aspects of your work mean the most to you, and how would you like to see others carry them forward? What knowledge, information, training, and/or commitment would your colleagues need in order to carry these pieces forward? What steps can you take to facilitate this transition prior to retiring?
- **Follow up question:** Once you have done your best to put supports in place for transition, what will it mean to you to let go?
- **Additional Application:** Your client can also apply this process of “pre-paving” to areas of their personal life.
- **Important Because:** The process of thinking through these steps in advance can give your client a greater sense of control over their situation, which can in turn increase resilience.

2. Decision-Mapping

This discussion helps your client think through the timing of their decisions.

- **Questions to Ask:** Transitioning to retirement involves a lot of decision-making. Some decisions are short-term, some are interim, and some are long-term. Which decisions do you need to make right away, and which can be put into ongoing exploration?
- **Follow up question:** As you’ve started to move closer to retirement, have any additional decisions or factors come up unexpectedly that now require attention?
- **Important Because:** Clients can become overwhelmed by the number of decisions they have to make, especially if all of those decisions feel big and pressing. This discussion helps clients prioritize decisions and map out a decision-making timeline in order to relieve stress.



Suggested Activities

1. Preliminary Research

Instructions:

- Make a list of activities that you would like to explore in retirement.
- Conduct some preliminary research on your top ideas - e.g. review a list of continuing education courses, look into a possible part-time job, etc.

Directions for Professional

This exercise is all about grounding ideas and making them more tangible. Encourage your client to take steps toward creating the life they want by looking realistically at activities, timelines, and costs, even if they don't have all of their retirement plans figured out at this stage.

Debrief

What did you find out that excites you? What else might you need to know in order to move in a particular direction?

2. Using Mind Maps to Explore Decisions

Mind Map Exercise #1 – Immediate/Urgent, Interim, and Long-Term Decisions

- Write the words “My Retirement Decisions” in the middle of a blank piece of paper and circle them.
- Write down as many upcoming decisions as you can think of, anywhere on the page (e.g. when to give notice at work, if/when to sell the house, whether or not to volunteer, whether or not to work part time, etc.). Circle these decisions, then draw lines to link all retirement decisions back to the centre.
- For each decision, write down any related concerns, issues, and obstacles.
- Colour code the decisions as urgent (i.e. need to be made right away), interim (i.e. need to be made within six months to a year), and long-term (i.e. decisions for down the road).
- Create an ordered list of urgent/immediate, interim, and long-term decisions.

Mind Map Exercise #2 – Decisions for my Exit Strategy

- Write the words “My Decision to Retire” in the middle of a blank piece of paper and circle them.
- Write down all of the concerns that you have about what will happen at your current workplace when you retire. Place these concerns anywhere on the page, circle each one, then draw lines to link all of your concerns back to the centre.
- For each concern, dig down one layer, and write down more specific concerns (e.g. “implementation of project” ⇒ “no obvious new team lead,” “bad time to leave,” “replacement training”).
- Use a red marker to circle the concerns that you consider most pressing, and brainstorm some solutions.
- Move on to the *Create an Exit Strategy* exercise.

Directions for Professional

Mind Maps can help clients consider their options from different angles as they dig down into deeper layers of a particular decision. Introduce this exercise in session. Encourage your client to spread their ideas around the page (See Appendix B). **Hot Tip:** Make it fun! Use big paper and coloured markers.

Debrief

Invite your client to reflect on their experience of mind-mapping, and explore with them any insights that may have emerged in the process.

3. Create an Exit Strategy

Instructions:

- Review your exit strategy mind map.
- Create a document (in any format you choose) that details your exit strategy. Include answers to the following questions:
 - When is the right time to leave my job?
 - When do I inform my employers that I’m planning to leave?
 - How can I support my co-workers to carry on smoothly when I leave?
 - Do I have any requests of my employer?
 - Who else do I need to speak to about leaving (e.g. Human Resources)?

Directions for Professional

Invite your client to consider how they want to complete this stage of their working life. If they don't have a deep connection to their current workplace, find out whether any other area of their life might require an exit strategy.

Debrief

Review the exit strategy together to see if anything's missing. Ask your client how they would like to feel during the process of exiting their job, and help them identify possible supports both inside and outside of work.

Support through transition: Encouraging, coaching, supporting, advising through transition



Suggested Discussions

1. Exit Strategy Support

This discussion belongs in any regular meeting during the actioning of a retirement plan, and consists of talking through steps taken thus far, in order to give your client a chance to synthesize and process their experiences.

- **Questions to Ask:** How are things going? What's opening up for you as you put your transition plan into action? How does it feel to be taking these steps? Is anything happening for you that you want to talk about?
- **Important Because:** You can help your client stay focused, grounded, and committed to their plan by providing structure and accountability through change, and can support them in making any necessary adaptations to their plan as things move forward.

2. Normalizing Bumps in the Road

The purpose of this discussion is to normalize the fact that retirement is a period of trial and error. Navigating this transition requires patience when the unexpected happens, and/or when things go wrong.

- **Questions to Ask:** How do you handle uncertainty? How can you show kindness to yourself during this period of uncertainty and change? Who can you talk to when you need support because things aren't working out? What kinds of support do you need?

- **Important Because:** The nature of change is such that one can't know or anticipate everything in advance. Problems, issues, concerns, upsets, and unforeseen circumstances do arise. When clients understand this reality, they can focus on identifying solutions to the obstacles that arise rather than blaming themselves for not anticipating them.

Additional Discussion Questions

- What are you learning as you move forward?
- What are you excited about? What are you looking forward to?



Suggested Activities

1. Planning for Planners

Instructions:

- Imagine that you are retired already, and create a detailed itinerary that covers one week of retirement.
- Schedule activities of interest, projects, and other responsibilities throughout the week. Think about whether or not you would find it helpful to schedule activities in accordance with typical workday hours.

Directions for Professional

Use this exercise with clients who value stability and structured time. If your client is worrying about how they will fill their time once they're retired, or if they aren't able to identify activities of interest, return to Self-Exploration and Decision-Making to generate further insights and ideas.

Debrief

Explore with your client possible adjustments they can make if their hypothetical itinerary feels too busy or too light.

Future thinking: Helping clients think ahead, anticipate future challenges, and strategize around how to respond



Suggested Discussions

1. Anticipating the Best/Worst Future

The purpose of this conversation is to help your client create a balanced picture of the future by tapping into their most idealistic and their most catastrophic ideas about retirement.

- **Questions to Ask:** Let's imagine the future: A) What would your future look like if everything went perfectly? B) What would a "worst case" future look like for you? What would happen? How would you handle it? C) What might a realistic future look like - one that contains both ups and downs?
- **Next step conversation:** How do you prepare for the worst and enjoy the best?
- **Important Because:** Clients often idealize or catastrophize their anticipated futures. Engaging in this discussion at both ends of the spectrum helps the client design a realistic "middle," in which they have a plan if some of their catastrophes come to pass but can also enjoy whatever works out well.

2. Staying Connected

This discussion emphasizes the importance of staying connected to the world as a key component of mental, emotional, and social well-being.

- **Questions to Ask:** What plans and structures do you have in place to stay connected to groups, friends, family? How much interaction do you need in a day/week to feel happy? What kinds of human interactions do you need in order to feel energized and engaged? Where will you seek these out?
- **Next step conversation:** If you ever find that you're not experiencing enough connection, how will you respond? How can you make new connections?
- **Important Because:** Clients sometimes underestimate the amount of interaction and stimulation that they will need once they are no longer interacting with colleagues on a daily basis. In some cases they may enjoy the break from these daily interactions initially, but they will need to build new connections and communities moving forward.

3. The 5–10 Year Plan

This discussion encourages your client to imagine a time beyond initial retirement and to contemplate their wants and needs for the future.

- **Questions to Ask:** Picture yourself 5-10 years from now: Where will you be living? What activities will consume your time? Who and what will surround you? What will be important to you?
- **Important Because:** After navigating the initial transition to retirement, many clients may feel relieved to “just be done.” But there is more life to plan for, and more choices to make around proximity to family, post-retirement finances, health-related planning, etc. This discussion can be valuable in helping clients engage in longer term planning once they've started to settle into retirement.

Additional Discussion Questions

- Some people believe that retirees enjoy unlimited time and money. What kinds of expectations might you encounter as you tell others about your retirement, and how will you handle them?
- At what point would you ask for help if you needed it? Who would you ask?



Suggested Activities

1. Resilience Exercise

Instructions:

- Think about a time in your life when you overcame a personal or professional challenge.
- Answer the following questions:
 - What skills and qualities did I draw upon to overcome this challenge?
 - What did I learn about my ability to handle adversity and change?
- Reflect on how you might apply these same qualities to future challenges as you retire and age.

Directions for Professional

Use this exercise in session with clients who are feeling anxious about the future, and who doubt their own abilities to manage the challenges that lie ahead.

Debrief

Encourage your client to name as many skills and qualities as possible, and validate their perseverance in navigating difficult circumstances. Point out that the resilience they've cultivated through past experiences will serve them well as they navigate this new transition.

2. Show Me the Money

Instructions:

- Meet with a Financial Planner - ideally one who specializes in retirement - to review your current finances and to gather insights on how to manage your future income.

Directions for Professional

Your client needs to be making decisions based on a true picture of their finances and according to a timeline that accounts for different possibilities. Encourage them to meet with more than one Financial Planner, so that they can compare advice and pick up any other important tidbits.

Debrief

Invite your client to debrief their financial planning sessions, and to process through any unexpected information.

Mental health: Providing support around mental health and well-being issues as they relate to career



Suggested Discussions

1. The Impact of Transition

Some clients may have a difficult time leaving work behind. Engage these clients in a discussion about the emotional impact of a major life transition. Explore with them the range of emotions that someone in their situation might feel, and normalize feelings of excitement, sadness, and/or anxiety. In general, someone who is about to retire can benefit from knowing that they will likely experience both “up” and “down” emotions, sometimes simultaneously.

2. Anxiety and Depression

Part of checking in on how your client is feeling about their transition involves recognizing potential signs of distress and referring to supports if anxiety and/or depression become severe or ongoing. Possible questions: What makes you feel hopeful about the future? What makes you feel accomplished? How do you respond when you feel stuck? How do you manage uncertainty? How would you describe your feelings currently? Are your current emotions and actions normal for you or do they seem more intense?

3. Loneliness

It's important for clients to be aware that loneliness in retirement is possible due to isolation, increased free time, and the loss of regular contact with colleagues. Possible questions: Are you lonely? What does loneliness feel like for you and how is it affecting you? What's an ideal amount of social contact for you? Who do you want to be in contact with? How can you stay in contact with people you won't automatically see every day?

4. Grief

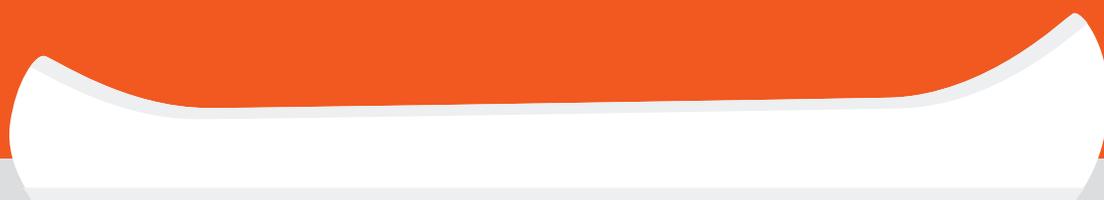
For clients who derive part or all of their identities from their work, retirement brings with it a natural sense of loss. All clients will experience grief, some more intensely than others. Acknowledge and validate the feelings of loss, sadness, and fear that arise for your client. Stay with the emotions that they articulate (e.g. "I hear that you are feeling sad about that") as opposed to jumping in to assurances that everything will be fine. Once your client has been heard, shift back into Self-Exploration to help them start the process of working toward a next identity. Use the *Completion Exercise* to help at this stage.

Mental health: Steps for the Professional

1. Use scaling questions to evaluate feelings and symptoms. (E.g. “On a scale of 1–10, how anxious are you feeling?”)
2. Support your clients in learning more about their issues through local or online groups, blogs, articles, or podcasts.
3. Support your clients in identifying when they need to see a doctor for prescriptions, refills, medication adjustments, checkups, changes in symptoms, etc.
4. Provide information as needed/requested on accessible mental health services, including crisis lines and counselling resources.



Appendices



For a full version of the Guiding Principles infographic, see Appendix C.

Completion exercise

This exercise can help you work toward completion - a sense of closure, a feeling of being done. Take your time with these questions. Read them over, then answer them one at a time. Trust yourself to know what you need - you may not need to answer every question. Be thoughtful. Your self-reflective inquiry lets you move deeper into the process of completing whatever happened at the end of your last work experience. If you struggle to answer a question, move on for the time being.

The first 3 questions are about acknowledging your career.

- 1. What did you accomplish at your last job? Acknowledge everything that went well, even the small things.**
- 2. What was missing for you at this job? What wasn't working for you?**
- 3. What didn't happen that you wish had happened?**

The next 3 questions provide you with an opportunity to say whatever you want to say to the people in your previous workplace. Include anything you wish you had said, or anything you continue to imagine yourself saying. Get it all out there. *No one will see what you've written unless you choose to share.*

- 4. What would you like to say to the people who were involved in your departure? What do you want to say to managers or co-workers that you didn't have a chance to say at the time?**
- 5. Do you have any regrets, and if so, what are they? When you look at your regrets, what could you tell yourself to reframe these regrets into something positive?**
- 6. Who at your previous job would you thank, and what would you thank them for?**

Now let's think about the bigger picture.

- 7. What insights do you have now that you didn't have when you first left your job?**
- 8. What has your experience taught you about what's important to you?**
- 9. Imagine if the same thing that happened to you happened to someone else. How would you encourage them to reflect on their experience with "kind-sight" (i.e. look back with compassion)?**
- 10. What is your intention going forward? What do you want out of your next stage of life?**

Possible Next Steps:

Once you've worked through these questions and processed anything that needed attention, you may want to create some kind of completion ritual, e.g. throwing your notes in a bonfire or creating a visual display of some of your positive insights. Perform your ritual when you feel ready to let go. A ritual is the end point at which you say, "I'm ready to let go and move on."

Mind map example



Guiding Principles of Career Development

Guiding Principles of Career Development



THE WORD "CAREER" COMES FROM THE LATIN FOR CART OR CHARIOT (CARRUS), A MEANS TO CARRY YOU FROM ONE POINT TO ANOTHER. A CAREER IS ABOUT THE LIFE YOU WANT TO LEAD – NOT JUST A JOB, OCCUPATION OR PROFESSION. IT INVOLVES DECIDING AMONG POSSIBLE AND PREFERRED FUTURES. IT ANSWERS: "WHO DO I WANT TO BE IN THE WORLD?," "WHAT KIND OF LIFESTYLE AM I SEEKING?" AND "HOW CAN I MAKE AN IMPACT?"

AS CANADIANS, WE LIKE THE METAPHOR OF A CANOE TO REPRESENT OUR CAREERS – WE USE IT ON OUR JOURNEY, WE STOCK IT WITH THE TOOLS WE NEED, AND WE PROACTIVELY STEER IT TO OUR DESTINATION; SOMETIMES WE FACE RAPIDS, AND AS CONDITIONS CHANGE SO MIGHT OUR COURSE.



PURPOSE

THIS DOCUMENT IS INTENDED TO BRING GREATER CLARITY AND CONSISTENCY TO OUR NATIONAL CONVERSATIONS ABOUT CAREER DEVELOPMENT. THE GUIDING PRINCIPLES UNDERPIN CERIC'S VISION TO INCREASE THE ECONOMIC AND SOCIAL WEALTH OF CANADIANS THROUGH CAREER COUNSELLING AND CAREER EDUCATION. THEY ARE A STARTING POINT TO INFORM DISCUSSIONS WITH CLIENTS, EMPLOYERS, FUNDERS, POLICY-MAKERS, FAMILIES AND OTHER STAKEHOLDERS, AND A BASIS FOR COLLABORATION.

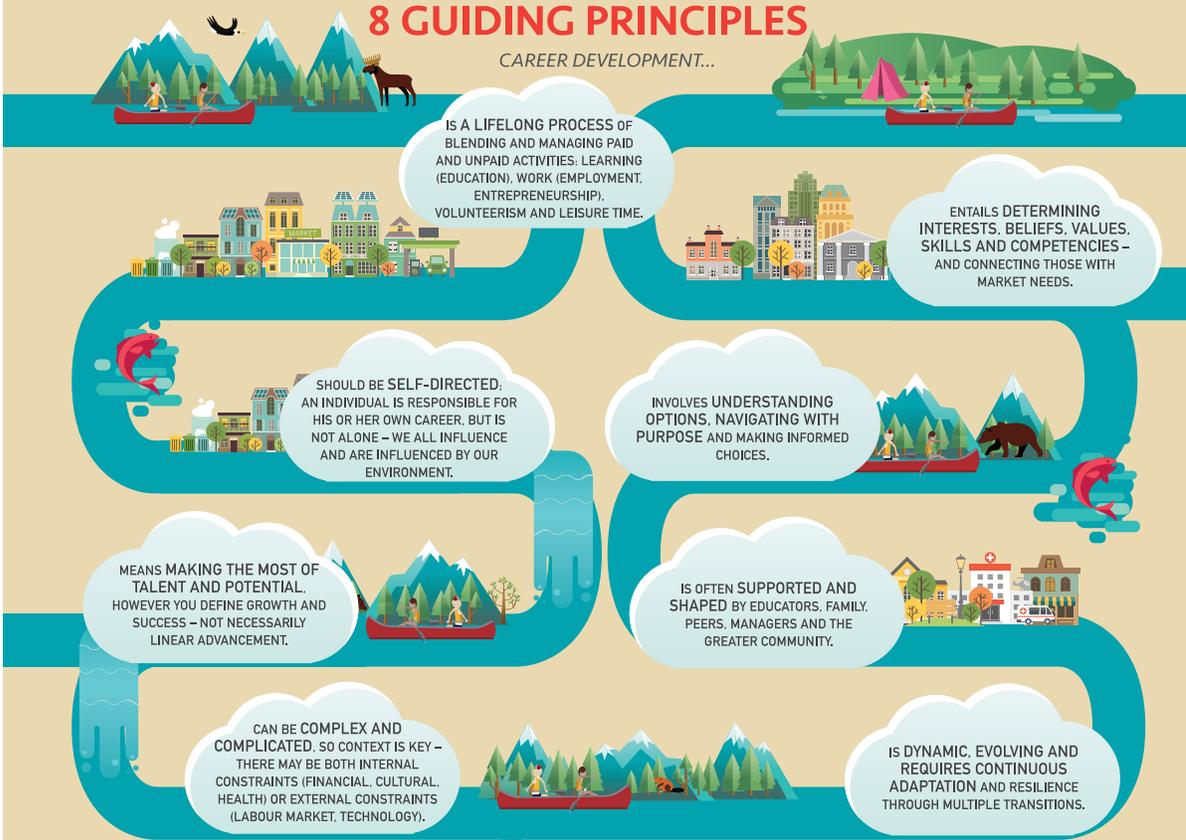
BENEFITS

RESEARCH SHOWS CAREER DEVELOPMENT IS ASSOCIATED WITH MANY EDUCATIONAL, SOCIETAL AND FINANCIAL BENEFITS. INDIVIDUALS REALIZE GREATER WELL-BEING AND SATISFACTION IN LIFE. SCHOOLS LIFT STUDENT SUCCESS AND GRADUATION RATES. ORGANIZATIONS FILL SKILLS GAPS AND IMPROVE EMPLOYEE ENGAGEMENT AND PRODUCTIVITY. GOVERNMENTS REDUCE UNEMPLOYMENT, BOOST SOCIAL MOBILITY AND STRENGTHEN ECONOMIC GROWTH. AGAINST THE BACKDROP OF AN INCREASINGLY FREELANCE ECONOMY AND THE RAPIDLY SHIFTING NATURE OF WORK, CAREER DEVELOPMENT MATTERS MORE THAN EVER.



8 GUIDING PRINCIPLES

CAREER DEVELOPMENT...



THESE GUIDING PRINCIPLES OF CAREER DEVELOPMENT REFLECT MULTIPLE VOICES FROM CERIC.



ceric.ca/principles

CERIC further resources: Where can I find more information?

We have provided a basic overview of circumstances you may encounter when working with individuals who are transitioning to retirement, as well as some accessible discussion questions and activities. At this point, you may wish to go deeper, and to gather more information. The CERIC website contains a rich array of career development resources:

- Visit **www.ceric.ca/redirection** to view a documentary on occupational change in later life and download a companion guide
- CareerWise by CERIC is an ongoing initiative that provides up-to-date career related news and information. Visit **<https://careerwise.ceric.ca/>** to subscribe, browse, or conduct a site search on “retirement,” “transition,” etc.
- For additional information that is primarily research based, try a similar search through the Canadian Journal of Career Development archives: **<http://cjcdonline.ca/>**
- CERIC’s publications page features a wide range of resources pertaining to career development theory and practice: **<https://ceric.ca/publications/>**

About the authors



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Karen Schaffer is the author of three books on careers (*Hire Power*, *The Job of Your Life*, and *The Complete Book of Resumes*) and writes screenplays in her spare time. She has been a Career Counsellor for over 20 years, for the last 10 at Saint Mary's University in Halifax, Nova Scotia, and is currently doing narrative research in the career development field. Karen holds an MA in Counselling Psychology from the Adler School.



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GUIDING PRINCIPLES OF CAREER
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- YOUTH
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