

# What Surprised RPB's Retired Participants?

We asked our retired participants what surprised them in retirement, and what they would have done to better prepare. Here are their responses.

## Retired 10+ years ago - Clergy

- Discovery of more about self, freed from the “clutter” of working. A clearing of the mind.
- Nothing. I left my work with the congregation and never had either surprises or looked back. I am very busy with all kinds of creative work that I never had time to do and am free of the pressures and politics of the congregation. It was the best decision I every made except marrying my wife of 56 years.
- How long it has been. I never expected to live so long. Also, it has been very fulfilling. We spent four years wintering in an RV throughout the Southwest and West. Then moved from our Congregation's area to be closer to our children and grandchildren. I had planned to spend lots of time on my woodworking and banjo playing hobbies but became a Naturalist volunteer at a nature center which has taken much time. We have had enough money to travel extensively. Health issues and Covid have taken a toll on our travel.

I did not anticipate that congregational friendships would be particularly significant. For the most part that has been true. It was a great relief to walk away from the stresses and finally, to stay away. it has been difficult to develop new and enduring friendships especially as we age (I am 83). Finding a rabbi and a temple is still tough going.

- I retired with the new title "Rabbi Emeritus" which came with some work expectations and a stipend of \$550/ month. In retirement I moved 400 miles away from the congregation. The work expectations included staying in touch with congregants via phone calls, emails or written letters when there was an illness, death or simcha. I was also expected to make a full weekend visit 2-3 times a year where I would participate in Shabbat services (usually giving the sermon), a Shabbat program and a program on Sunday morning.

I was thrilled with this arrangement! But I assumed that, since I was still working for the congregation, that I would receive the same insurance benefits I had received while in full-time employment with them. That turned out not to be the case. California law would not allow it unless I was working at least 30 hours a week which, of course, was not the case.

So, for the first two years of my retirement, I had a \$1,200 insurance payment which I had not budgeted for. At that point, Obama Care kicked in which gave me great financial relief. But that came after I spent about \$30,000 which I had not budgeted.

- Preplan something that will keep you involved in ongoing issues.
- How I yearned for meaningful "work" or "play: - something to anchor my days/week.

## Retired 10+ years ago - Non-Clergy

- How supportive RPB was in initial start-up stage
- How much I was asked to guest lecture and do part time teaching. How many committees asked for my participation. Did not expect to remain so active.

## Retired 5-10 years ago - Clergy

- Feeling a bit adrift, realizing how much I still needed community connections, that my pension account actually grew regardless of taking out \$12-15,000 a month.
- My lifestyle is pretty much the same as before I retired.
- After first six months I started to really miss the interaction with congregants that had been so much a part of my life. It took me another year to find my way to the new reality and become not just satisfied but truly grateful that I was able to retire at age 65.
- I might have been more intentional about filling cracks before I retired. But luck allowed me some two years of unexpected fulfillment
- How much I still loved doing what I had done for 45 years. I decided that I had only retired from getting paid! I would have spent more time preparing for teaching at a graduate level. Quite different from teaching adult-ed in a congregational setting.
- How long a day can be.
- That I still loved rabbinic work and found ways to continue doing it. I just retired from getting paid!

## Retired 5-10 years ago - Non-Clergy

- Unanticipated opportunities to teach other retired adults as well as a couple of temporary gigs to help out two congregations. Both provided intellectual enrichment and challenges as well as a bit of extra unexpected retirement income. I also found several wonderful (including a couple that were new) volunteer opportunities to contribute to Tikkun Olam.
- I'd like to have had a couple of sessions on thoughtful withdrawal.
- Nothing, enjoying it thoroughly.

- I retired early for health reasons; I might have tried to restructure my work or transition to something both meaningful and part-time that could be done on a flexible schedule.

## Retired 3-5 years ago - Clergy

- When dropping all the roles, how tough it was to find mutual friendships and moving to a place where I knew no one and colleagues weren't particularly welcoming.
- Put more into pension earlier.
- How liberated I felt at only committing to activities of my choice. I have especially found great joy in not attending meetings, not supervising staff and not dealing with congregational budgets (particularly during the pandemic).
- I would not be so worried about what am I going to do to stay busy. Prepare myself more mentally to hand over the congregation to someone else and then let go.
- How much I'm enjoying my life. I still teach in a local college and work summers at a historic farm. Winters are spent visiting family and friends in warmer climates.
- I would have outlined the expectations of the interim's relationship with me, not just the next settled rabbi, and my expectations for how the President and the Board would engage with me, rather than make assumptions that the love we shared would just continue.

## Retired 1-3 years ago - Clergy

- I had more than enough to do. Thanks to my wife, I think we were well prepared for retirement.
- 1) The release of stress from not being on call 24/7. 2) We moved, so creating an entire new circle of friends was challenging (especially in the pandemic).

## Retired 1-3 years ago - Non-Clergy

- As much as I felt it was time to retire, I basically went into "shock" after a life-time of a career that I felt was very much a "way of life." I lost a my sense of identity as well as the large community of people I was surrounded by everyday. I was not at all prepared for the emotional loss.
- How bored I was when I did not have a 'job' to go to
- How much I enjoyed not working!

## Retired Within the past year - Non-Clergy

- That in spite of not really having any hobbies while I was working, it was so easy to find things to do. AND, I really had no idea how much stress I'd been living with; it was great to enjoy the little things that previously would have been annoyances that prevented me from getting the work done.