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PSYCHOLOGICAL WELL-BEING DURING RETIREMENT TRANSITION AND ADJUSTMENT FOR SOUTHERN BAPTIST PASTORS: A PHENOMENOLOGICAL MULTI-CASE STUDY

by

TRESA GAMBLIN

A dissertation submitted in partial fulfillment
of the requirements for the degree of
Doctor of Philosophy
Department of Human Resource Development

Judy Sun, Ph.D., Committee Co-Chair
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The University of Texas at Tyler
May 2020

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Dedication

This dissertation is dedicated to all the pastors who dedicate their entire lives to serving God by leading congregations. Retiring from these important roles is worth studying and finding ways to better the retirement experience for the benefit of them and all the people around them. Specifically, this dissertation is dedicated to my father, Dr. Charles Dixon.

Dad, you have been a true inspiration to me my entire life. You are the most positive person I know and therefore why I was inspired to study this critical phenomenon. Thank you for investing in me. I hope this dissertation honors you and your peers. I love you Dad!

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There are not enough words to describe this doctoral experience. It has truly been the hardest and most rewarding accomplishment of my life. First, I want to thank God for leading and strengthening me throughout this journey. He has opened doors and shown me this achievement is part of His plan and may not look like I envisioned, but ultimately is for His glory.

Next, I want to thank all of my family. Specifically my husband Kasey, my Mom Corrie Dixon, my Dad, and my son Grayson have adapted to many challenges along the way, as well as been my biggest encouragers. I could not have done this without you guys!

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Abstract

PSYCHOLOGICAL WELL-BEING DURING RETIREMENT TRANSITION AND ADJUSTMENT FOR SOUTHERN BAPTIST PASTORS: A PHENOMENOLOGICAL MULTI-CASE STUDY

TRESA GAMBLIN

Dissertation Co-Chair: Judy Sun, Ph.D.

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The University of Texas at Tyler

May 2020

The purpose of this phenomenological multi-case study was to understand the psychological well-being experience of Southern Baptist pastors during transition and adjustment to retirement. Questions centered around their upbringing, their calling experience, their education, career progression in churches, reasons for retiring, preparation for retirement, experience after retiring, and how identity and purpose may or may not have been related to their role as pastor. The goal of the study was to investigate these experiences to provide rich data and analysis that is missing in current literature.

The research was based on two theories: continuity theory and role theory. The study design included a purposeful sampling of 10 retired Southern Baptist pastors and qualitative interviews with each participant. The interviews were transcribed, coded, and analyzed to reveal themes in the data. Findings were discussed including a conceptual

model and implications for research and practice. In the conclusion, limitations of the study were disclosed and future research opportunities were uncovered.

Keywords: retirement theory, transition and adjustment, retirement, psychological well-being, financial well-being, pastor, Southern Baptist culture, non-profit retirement

Chapter One

Introduction

A Contextual Story

Watching my father lead congregations as a Senior Pastor for more than four decades and then all of a sudden cease that role to retire was an eye-opening experience. He was very prepared from a financial perspective, but the strong leader I had known showed signs of struggling with what to do with his time and his emotions. He spent much time alone in his media room and was becoming antisocial. I started questioning what emotional preparation had been offered to assist with this retirement transition and what could be done to help aid other retiring pastors going forward.

Background to the Problem

The aging of the world's population is well documented (Colby & Ortman, 2014; Tyers & Shi, 2007; Wang & Shultz, 2010). Current demographic trends, including lower birth rates, a relatively large generational group known as "baby boomers," and increasing life expectancies, are likely to accelerate this demographic trend (Alley & Crimmins, 2007; Colby & Ortman, 2014).

Specifically in the United States, all baby boomers will be older than the retirement age of 65 in 2030, which means that one in every five residents will be of retirement age in that year. In 2034, for the first time in United States history, people over the age of 65 will outnumber the number of children under 18 (U.S. Census Bureau, 2018). As a consequence of the aging trend, retirement patterns and needs in the U.S. will be impacted due to the anticipated increase in the number of Americans retiring. Financial and emotional support of this large age group will demand more resources from

the younger generation. Planning for that demand now is essential (U.S. Census Bureau, 2018).

It is important to note that currently there is no agreement on the definition of retirement (Hershenson, 2016). Ekerdt (2010, p. 70) stated, "The designation of retirement status is famously ambiguous because there are multiple overlapping criteria by which someone might be called retired, including career cessation, reduced work effort, pension receipt, or self-report." Retirement is a negative concept of people not doing something. In this case, they are not working (Denton & Spencer, 2009). On the other hand, in recent years, retirement is no longer being conceived as the end of one's career or the end of one's work. It could be just a transition phase to either another career or one with modified responsibility (Beehr, 1986; Wang & Shultz, 2010). However, for the purpose of this study, retirement was defined more traditionally as the cessation of full-time work (i.e., the end of full-time employment with benefits from an organization, such as the CEO of a firm).

Most of the retirement research up to the late 1980s focused on white-collar participants. Over time, participants in retirement studies expanded to include women, blue-collar workers, and other minority groups within the for-profit employee segment (Frisbey, 1987). However, studies in the nonprofit sector have been limited. It is estimated that 1 in 10 employees work in the nonprofit sector of the United States. Unfortunately, there is limited human resource management research on these employees, not to mention the retiring group, mainly because of a lack of data and resources dedicated to human resource management in this segment (Word & Sowa, 2017).

Furthermore, the religious congregation realm of nonprofits is a significant sector with more than 215,000 congregations in 2013. This figure includes only registered congregations with the Internal Revenue Service and the number could likely be even greater (IRS Business Master File, 2013). According to one of a few studies on Protestant senior pastors published in 2017, only 1 in 7 Protestant senior pastors are under the age of 40 among 14,000 pastors. The average age has risen from 44 to 54 over the past 25 years (Shellnut, 2017). Thus, this particular sector, similar to the broader workforce, also has a growing number of candidates for retirement.

Studies on this religious, nonprofit sector including the pastor population are lacking in scholarly research literature. Several researchers focused on the pastor population either reported results from surveys or made presentations on the financial impact of retirement for pastors, but the psychological well-being of retirees has been ignored (Frisbey, 1987; Payne & Brewer, 1987). This trend continues today. As Knapp and Pruitt (2017) pointed out, although there are relevant, practical articles about the retirement of pastors in publications such as *Christianity Today*, there is still little empirical literature on the impacts of retirement on pastors.

Within these under-researched nonprofit congregations, there is a unique group of employees (i.e., pastors) who make career choices based on *calling.* According to Dik and Duffy (2009), "A calling is a transcendent summons, experienced as originating beyond the self, to approach a particular life role in a manner oriented toward demonstrating or deriving a sense of purpose or meaningfulness and that holds other-oriented values and goals as primary sources of motivation" (p. 427). Consequently, called pastors in this unique group have different motivations toward their job or life role.

As an example, many employees in for-profit jobs are motivated by compensation or benefits. When they retire, these employees can mentally separate their pre- and post-retirement life since their motivation is not related to calling and purpose. However, pastors are more likely to be motivated by serving God and others as defined by calling. There may not be a distinction between the job and the life identity and purpose for pastors. As a result, there is potential angst about emotional retirement readiness in this group because a *calling* is a lifetime commitment and retirement infers an end to a minister's reason for being. Pastor retirees may have a more difficult time adjusting to retirement, or cessation of full-time work as defined for this study, because their vocation was selected as a lifelong calling and not just a job. This infers that spirituality gives meaning to their jobs and lives and therefore retirement may be perceived as the end of identity and purpose. In addition, pastors have lived and worked within a strong, unique religious organizational culture throughout their careers. They may have trouble adapting when the role of leading a group of people in the organization ceases.

Thus, scholars have suggested that pastors should plan early for their retirement transition (Park & Smith-Bezjian, 2009). They likely have a unique experience in this phase of life compared to employees that are retiring from jobs not based on calling. Furthermore, work values and decisions formed through the lens of spirituality is a less researched phenomena (Hernandez, Foley, & Beitin, 2011).

This section has explained the current state of a large, aging generation that is retiring by considering a global perspective, a U.S.-based focus, and ultimately the religious, nonprofit business sector. Attention was then directed at the retirement and adjustment process (Wang, 2007; Wang & Shultz, 2010). Similar to all retiring

employees, retiring pastors within the religious, nonprofit business sector must go through the retirement and adjustment process as well. Furthermore, there has been extensive retirement transition and adjustment research in the for-profit employee sector (Wang 2007; Wang, Henkens, & van Solinge, 2011). However, since pastors in the religious, nonprofit sector are called into their vocation, they may have a unique transition experience in this unique context. In addition, investigation into this potentially unique retirement transition experience is currently missing in the literature.

Statement of the Problem

Thus far, the scope of retirement transition and adjustment's impact to the large, baby boomer generation has been discussed both in the for-profit and nonprofit employee sectors. Although there is evidence of the need for and importance of practical planning for financial readiness for retirement and extant research has explored this aspect of retirement, the psychological well-being preparedness for retirement is an under-explained phenomenon (Shultz & Wang, 2011). Most of the retirement transition and adjustment research has focused on for-profit business employees (Wang & Shultz, 2010), not on the religious, nonprofit group of pastors. Retirement as an adjustment process is defined as a process in which retirees get accustomed to the changes from work to retirement, specifically acquiring psychological comfort for this new phase of life (Wang, 2007; Wang & Shultz, 2010). One important aspect of psychological comfort is psychological well-being and achieving psychological well-being during retirement transition and adjustment takes differing amounts of time based on many individual, environmental, and organizational factors (Wang, 2007). Psychological well-being is important because there is evidence of positive outcomes related to it. Over 350

empirical studies were reviewed by Carol Ryff, a Psychology Professor at the University of Wisconsin-Madison (2014). The longitudinal studies showed that when high levels of psychological well-being were present, diminished impacts of mental illnesses and reduced risk of diseases such as Alzheimer's disease resulted. Also, longer life duration resulted from positive psychological well-being (Weiss, Westerhof, & Bohlmeijer, 2016). Furthermore, in a study of different employee populations by Wang, Zhan, Liu, and Shultz (2008), retirees who had better health and better psychological well-being were more likely to engage in career bridge employment, which is when individuals accept bridge employment in the same industry or field as their prior career jobs. These results show the benefits of studying psychological well-being in different employee populations. Specifically for pastors, continuing to invest in the generation behind, such as mentoring new pastors, can yield positive benefits by providing purpose to the retired pastor and knowledge transfer to younger pastors (Knapp & Pruitt, 2017). Furthermore, pre-retirement planning for pastors from a financial and psychological well-being perspective is necessary, especially since living situations may change, such as previously provided housing from the church (Glass, 1995). Big daily life changes, such as this, can impact a person's psychological well-being if he or she is not prepared. As one can see, there have been many studies on the benefits of psychological well-being at later ages (Wang & Shi, 2014), but the literature regarding called pastors is limited.

Furthermore, Knapp and Pruitt (2017) stated a call for more qualitative studies engaging pastors who are about to retire, have retired, and those who are of retirement age but have chosen to continue working. This is important because there is a large generation retiring in the Southern Baptist Convention, which is the largest Protestant

denomination in the United States. As of June 2018, the denomination had 15.2 million members in over 47,000 churches ("Some facts," 2018). Strategic interventions may be necessary to meet the psychological well-being needs of this group. Studies have found that pre-retirement interventions yielded benefits. As an example, in a study of 56 Israeli men, supportive pre-retirement interventions, such as using clinicians to work through emotional difficulties with pre-retirement employees, were found to be beneficial (Nuttman-Shwartz, 2004). Also, Lindeman (1983), a retired pastor, advised retired pastors "to focus on a sense of togetherness for personal benefit, for the enrichment of his or her age-peers, and for the development of continuing communication with the younger members of the Christian family" to overcome "the sense of loss, isolation, and rejection" (p. 9). This may suggest that bridge employment by pastors could help the next generation of pastors and be seen as an important psychological well-being intervention. From a human resource development (HRD) perspective, organizations (e.g., churches or denominational conventions) may need to integrate pre-retirement emotional adjustment planning to support the psychological well-being of retired pastors. This could include the aforementioned benefits of psychological well-being including the lessening of mental illnesses such as depression and dementia, a rekindled sense of purpose in the way of bridge employment mentoring younger pastors, and longer life expectancy after retirement (Weiss et al., 2016).

Since there is a lack of research on the psychological well-being of retired pastors and the fact that they may have a unique retirement transition and adjustment experience, this qualitative study will help fill the gap by adding to retirement transition and

adjustment literature and providing HRD practitioners insight and suggestions to help this understudied group.

Research Purpose and Research Question

As discussed previously, pastors are more likely to be motivated by serving God and others, as defined by calling. Hence, there may not be a distinction between the job and the life purpose for pastors. As a result, there may be potential angst about emotional retirement readiness in this group because a *calling* is a lifetime commitment and retirement infers an end to a minister's reason for being. The purpose of this qualitative study was to understand the psychological well-being experience of called pastors during retirement transition and adjustment so that recommendations could be provided to HRD professionals to provide effective help. Since there is limited research on the retirement transition and adjustment process in the nonprofit population, this study aimed to help explain the findings in a religious nonprofit unique group of Southern Baptist pastors. This study was guided by one research question:

> What is the essence of the psychological well-being experience of called, recently retired pastors during retirement transition and adjustment?

Theoretical Framework

Two theories provided the foundation for this study: the continuity theory of aging (Atchley, 1989) and role theory (Linton, 1936; Mead, 1913). These are two of the most prevalent theories in the context of retirement as an adjustment process (Wang et al., 2011; Wang & Shi, 2014). Both theories can be associated with vocational theories and linked directly to career transition. In addition, continuity theory explores how retirement decisions may impact people's well-being (Lytle, Foley, & Cotter, 2015).

Continuity Theory. Continuity theory argues that humans value keeping some consistency or continuity in their life patterns over time, and thus are motivated to make decisions that allow them to do so (Atchley, 1989). The theory further suggests that as long as retirees can maintain consistent life patterns and avoid major disruptions, they will be successful in the retirement adjustment process as it relates to psychological well-being. Atchley (1989) explained in the continuity theory of normal aging that continuity happens both internally via an individual preference and externally when adjusting to the social environment, such as maintaining normal social interactions like going to church and volunteering. Also, for this study on pastors in the religious, nonprofit segment, in a vocation where the employee is called, this theory supports the need for these employees to continue serving in a limited role to maintain their psychological well-being throughout the transition to retirement (Kim & Feldman, 2000). The continuity theory set the foundation for this study and aligned with the previously mentioned retirement adjustment findings that interventions such as bridge employment may provide the continuity required to have positive psychological well-being during the retirement transition and adjustment process for pastors.

Role Theory. Role theory originated from the work of George Mead (1913) and Ralph Linton (1936). However, Cottrell (1942) was the first to suggest that role theory applied to transitions based on age. This theory centers around the weakening or elimination of the work role at retirement and the strengthening of the family or community role for the retiree. Therefore, it signals a transition of one role to another later in life (Wang & Shi, 2014). Role theory can evaluate how finding new meaningful roles in retirement can help the retiree continue to define their core identity (Lytle et al.,

2015). As continuity theory pertains to this study on the psychological well-being of pastors during retirement transition and adjustment, role theory also supports the importance of a retired pastor having a place to invest his knowledge and wisdom even after a full-time, paid vocation is over. Bridge employment is strongly related to positive psychological well-being (Kim & Feldman, 2000). Specific to this study, role theory uncovered the importance of the transition from the role of a full-time pastor to the process of finding a role post-retirement to allow for positive psychological well-being.

Overview and Design of the Study

This qualitative study utilized a phenomenological multi-case study design utilizing an Interpretative Phenomenological Analysis (IPA) approach to data interpretation (Pietkiewicz & Smith, 2014). A multi-case study approach was used in order to identify any differences between somewhat similar purposeful samples. For this study, a case was considered an individual pastor and the environment (i.e., church and family) around him, including the detailed journey through his career to retirement.

Semi-structured questions uncovered what contributed to psychological well-being during retirement transition and adjustment (Knapp & Pruitt, 2017). Phenomenological research "aims to identify and describe the subjective experiences of respondents. It is a matter of studying everyday experience from the point of view of the subject" (Schwandt, 2001, p. 192). Specifically, hermeneutical phenomenology was used for this study because the researcher wanted to "unveil the world as experienced by the subject through their lifeworld stories" (Kafle, 2011, p. 186). In addition, it supported the philosophy that we are all influenced by this world.

Research setting. The Southern Baptist Convention was the research setting from which pastors were recruited for this study. The Southern Baptist denomination is the largest Protestant denomination in the United States. As of June 2018, the denomination had 15.2 million members in over 47,000 churches. The racial makeup of the congregations includes 83% white, 7% African-American, 4% Hispanic, and 6 % Korean, Native American, and Chinese. Each congregation is autonomous and makes its own staffing, budgeting, and programming decisions ("Some facts," 2018).

Research participants. The desired participant criteria for the study included full-time Texas Southern Baptist pastors who served for more than 20 years in the ministry and were retired for at least two years and not more than eight years. A time period of serving at least 20 years in ministry was chosen because that tenure was expected to be long enough for the participant to be submerged in the church culture. In a well-noted longitudinal study, a survey was done every two years up to eight years on retirees to show the psychological well-being progression during the retirement adjustment process (Wang, 2007; Wang & Shi, 2014). Based on this, a time period of the pastor being retired for at least two years was used to allow fresh recall of retirement transition and adjustment experiences to be shared easily. Lastly, the predominant gender of Southern Baptist pastors is male. This was noted, as this was a limitation to generalize the study findings to female pastors in other denominations.

The researcher used three different approaches to obtain participants. First, the researcher contacted leaders in the Baptist General Convention of Texas to obtain contact referrals of potential participants that met the criteria via purposeful sampling. Second, the researcher contacted leaders in several Texas Southern Baptist churches to obtain

possible candidate information. Finally, the researcher used a snowballing strategy to complete the required sample. Snowballing is a type of network purposeful sampling. It required the researcher to ask the selected participants who met the study criteria to refer other possible participants who met the study criteria (Merriam & Tisdell, 2016). These approaches were leveraged because of the researcher's personal contacts who were able to refer the researcher to participants who met the study criteria. Next, the retired pastors were contacted by either email or phone and invited to participate in the study.

Data collection approaches. Semi-structured interviews were used as the main method of data collection for this qualitative study. These individual semi-structured interviews were conducted until saturation was obtained. Data saturation was claimed when no new data or insights into the phenomenon were obtained (Merriam & Tisdell, 2016). The researcher also gathered artifacts and documentation associated with each case.

Data analysis procedures. The IPA approach to data interpretation was used. It investigated how research participants interpreted their own experiences. This included people, events, and objects in their lives. It originated from the fundamentals of phenomenology which targets identifying differentiating components of the phenomenon (Pietkiewicz & Smith, 2014). Procedures for this study followed thorough guidelines. MAXQDA qualitative analysis software was used following the transcription process. Coding and analyzing interview data were done using IPA steps in order to identify themes. Additional interviews occurred and themes were compared to prior interviews to find common themes or identify additional ones. When no new themes were identified, the process was considered saturated and the interviews were completed.

Significance of the Study

This study made contributions to HRD practice and research because there is a large generation of pastors retiring in the largest Protestant denomination in the United States and strategic interventions may be necessary to meet the emotional retirement transition and adjustment needs of this group. Since there is evidence of benefits of positive psychological well-being, these interventions may prove to be necessary and therefore administered in companies and organizations in which the soon to be retirees reside (Weiss et al., 2016). These resources could include interventions such as tools to make transitions smoother (e.g., where to volunteer or how to maintain their social circle).

From a scholarly and theoretical perspective, this qualitative research study contributes to the literature by providing rich data from the analysis of the retirement process. Also, this study sheds theoretical insight into the emotional adjustment process where spirituality and identity are intertwined with a job an employee would be leaving in retirement. Understanding how this affects a person can inform other types of jobs/people (e.g., teachers or social workers) where identity is strongly intertwined and thus differently impacted in retirement.

The study also answered the call for qualitative studies on the impact of the retirement transition and adjustment process in pastors, in addition to contributing to scholarly literature on retirement included in publications such as gerontology and aging journals, as well as religious journals that provide research on pastors.

Assumptions

1. It is assumed that the retirement process was a challenging transition that requires steps to adjust.
2. Southern Baptist pastors answered the interview questions openly and honestly.
3. The participant selection criteria were appropriate to address the research question for this phenomenon.

Definitions of Terms

To communicate consistency in the terminology used in the study, key terms are defined relative to their use in this study.

Calling. According to Dik and Duffy (2009), "A calling is a transcendent summons, experienced as originating beyond the self, to approach a particular life role in a manner oriented toward demonstrating or deriving a sense of purpose or meaningfulness and that holds other-oriented values and goals as primary sources of motivation" (p. 427).

Gospel. "It is the message of the good news of salvation, the word of truth offered to mankind by grace through faith in the finished work of Christ on the cross. It is a message not only of eternal life, but one that encompasses the total plan of God to redeem people from the ravages of sin, death, Satan, and the curse that now covers the earth" ("What is," 2004).

Human Resource Development. Swanson and Holton (2009) defined HRD as "a process of developing and unleashing expertise for the purpose of improving individual and teamwork processes, and organizational systems performance" (p. 4).

Identity. "Identity is defined as a multidimensional view of oneself that is both enduring and dynamic. Our self-image or self-schemata is composed of numerous dimensions whose status in our identity hierarchy is fairly stable, yet also influenced by social and environmental factors" (Lally, 2007, p. 86).

Interpretative Phenomenological Analysis (IPA). IPA is an approach to qualitative research with a particular psychological interest in how people make sense of their experience. IPA requires the researcher to collect detailed, reflective, first-person accounts from research participants (Smith, Flowers, & Larkin, 2009).

Pastor. The leader of a church community and a follower of the gospel (Durso, 2017).

Phenomenology. "Phenomenology is concerned with the study of experience from the perspective of the individual, 'bracketing' taken-for-granted assumptions and usual ways of perceiving. Epistemologically, phenomenological approaches are based on a paradigm of personal knowledge and subjectivity and emphasize the importance of personal perspective and interpretation. As such, they are powerful for understanding the subjective experience, gaining insights into people's motivations and actions, and cutting through the clutter of taken-for-granted assumptions and conventional wisdom" (Lester, 1999, p. 1).

Psychological Well-Being. "Carol Ryff defined psychological well-being as a process of self-realization, consisting of six dimensions: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life and self-acceptance" (Weiss et al., 2016, p. 2).

Retirement. Ekerdt (2010, p. 70) stated, "The designation of retirement status is famously ambiguous because there are multiple overlapping criteria by which someone might be called retired, including career cessation, reduced work effort, pension receipt, or self-report."

Retirement transition and adjustment. Wang et al. (2011) defined retirement adjustment as a "longitudinal process during which retirees' levels of adjustment may fluctuate as a function of individual resources and changes in these resources (i.e., psychological comfort regarding the retirement life)" (p. 204).

Southern Baptist denomination. The largest Protestant denomination in the United States. As of June 2018, the denomination had 15.2 million members in over 47,000 churches ("Some facts," 2018).

Summary of Chapter One and the Organization of the Dissertation

Chapter One presented the background to the problem, the statement of the problem, the research question, and the theoretical framework. Next, it presented the design of the study, research setting, research participants, data collection approaches, data analysis procedures, the significance of the study, and assumptions. It also contained information about the population to be studied with the uniqueness of the religious calling of Southern Baptist pastors. The chapter concluded with a definition of terms used throughout the dissertation.

Chapter Two will present a literature review on the relevant literature associated with the definition and history of retirement, retirement theories, and factors related to retirement and adjustment. Then it will review the literature on religious and spiritual

calling's impact on retirement in the context of Southern Baptist culture. It will conclude with a summary of the chapter.

Chapter Three will describe the research design and method, the purpose of the study, the research question, design of the study, rationale for the methodological approach, and the methods of data collection and analysis. This chapter will also present limitations and conclude with a summary of the chapter.

Chapter Four will discuss the research findings. Chapter Five will share implications of the findings, limitations of the study, and proposed future research based on the study's results.

Chapter Two

Review of the Literature

Introduction

This chapter will present a review of the relevant literature associated with the definition and history of retirement, retirement theories, and retirement and adjustment factors. Then it will review the literature on religious and spiritual calling's impact on retirement in the context of Southern Baptist culture. The purpose of this literature review is to identify the research gap that inspired this study.

In order to locate a comprehensive list of peer-reviewed articles on retirement transition and adjustment, online searches were performed. These searches were performed through the Baylor University Library, UT Tyler Library, and Google Scholar. Through a systematic approach, keyword searches (i.e., "retirement theory," "transition and adjustment," "retirement," "psychological well-being," "financial well-being," "pastor," "Southern Baptist culture," and "non-profit retirement") were performed in Google Scholar, in the Baylor University Library website, and in the EBSCOhost databases. In order to find recent literature, search limits were entered to pull articles from the last five years (2014-2019). Searches were performed with singular keywords and combination searches. 5542 peer-reviewed articles were found on "retirement transition and adjustment". When "pastor" was added to narrow the search, only 11 peer-reviewed articles were found. Next "psychological well-being" in "retirement" and "financial well-being" in "retirement" were searched and produced 22,153 and 37,133 articles respectively. When "pastor" was added to this criteria, only 112 psychological well-being in retirement and 189 financial well-being in retirement peer-reviewed articles were found. After scanning these publications and becoming familiar with the experts in

retirement transition and adjustment and spiritual calling fields, searches were executed on the most frequent authors. These included Wang (93 articles), Schulz (15 articles), and Dik and Duffy (29 articles). In addition, other relevant articles were identified through snowballing from references at the end of relevant journal articles in order to bring more depth to the literature review. As a result, roughly 50 peer-reviewed articles, as well as other non-peer reviewed publications, were utilized to produce a thorough, comprehensive literature review.

Definition of Retirement

To begin this review of the literature, retirement needs to be defined. Scholars do not agree on the definition of retirement (Hershenson, 2016). Ekerdt (2010, p. 70) stated, "The designation of retirement status is famously ambiguous because there are multiple overlapping criteria by which someone might be called retired, including career cessation, reduced work effort, pension receipt, or self-report." Retirement is a negative concept of people not doing something. In this case, they are not working (Denton & Spencer, 2009). In recent years, retirement is no longer being conceived as the end of one's career or the end of one's work. It could be just a late-career transition to the next phase of potential career development in the retirement phase (Beehr, 1986; Shultz, 2003; Wang & Shultz, 2010). This reconceptualization of retirement is garnering attention and is likely to include the rich meaning of retirement as a process instead of a simple destination of one's career journey. This study looked at the retirement transition and adjustment phase in the context of retiring pastors to examine their experience and feelings about retirement and if this retirement reconceptualization as a career development phase or a process relates to this population.

History of Retirement

To set the stage for the history of retirement found in literature, it must be noted that studies found involved both for-profit organizations and nonprofit organizations. There was an extremely limited retirement history in the nonprofit sector. This may be because there is limited empirical retirement research in the nonprofit sector because of the lack of published public data. The following historical studies are based on the for-profit sector.

Before 1935 when the Social Security Act (SSA) took effect, retirement was only enjoyed by the wealthiest citizens. Moving into the 1940s and 1950s, retirement became more popular as a result of the success of the SSA and subsequent amendments. Specifically, the Social Security Administration provided monthly income for citizens. A seminal book by Eugene Friedman and Robert Havinghurst, published in 1954, was the first to examine the meaning of work and retirement in the United States. Other studies followed in the 1960s, 1970s, and 1980s (Ash, 1966; Atchley, 1976; Barfield, 1970; Graebner, 1980; Palmore, Burchett, Fillenbaum, George, & Wallam, 1985). Studies on retirement adjustment in the steel industry were conducted during the 1950s. The most notable change in findings during the studies was that attitudes toward retirement progressed from "It's only for people physically unable to work" to "It's a reward for a lifetime of work" (Ash, 1966, p. 97). In the 1960s, studies were done in the automobile industry and focused on finances and the decisions to retire (Barfield, 1970).

As it relates to the history of the studied population of workers, it is important to reiterate that minority groups were not studied in the context of retirement until the

1980s. Furthermore, the experiences of employees working in the nonprofit sector were not explored in-depth and therefore there is a lack of scholarly research literature for this segment (Frisbey, 1987; Knapp, Pruitt, & Hicks, 2009).

In addition, there is limited empirical research on the religious, nonprofit sector. Norman Frisbey conducted a study in 1987 on the impacts of retirement transition on missionaries, specifically the financial adjustment. His findings highlighted the two top concerns of retiring missionaries as insufficient finances and poor health. He also stated that there was no evidence that these two elements would affect psychological health. He pointed out if these missionaries were successful in transitioning by how well they leaned on government subsidies or family for support. He recommended pre-retirement planning programs to aid in these elements of a successful transition. Another empirical study by well-known gerontologists Earl Payne and Barbara Brewer highlighted a study of retired Protestant ministers in the area of finances, housing, and income (1987). Two more empirical studies by Chen and Goodwin in 1991 focused on the continuity theory of aging as an appropriate theory when studying full-time ministers' transition to retirement. They argued that carrying one's identity from pre-retirement to post-retirement determined the success of the transition, as continuity theory suggests (Chen & Goodwin, 1991; Goodwin & Chen, 1991). These studies emphasized the topic of financial preparation for retirement and not psychological well-being preparedness, thus the gap this study aimed to address.

Moreover, there are instances of non-empirical retirement literature for the religious nonprofit sector. Knapp and Pruitt pointed out that although there are articles about the retirement of pastors in publications such as *Christianity Today*, there is still

very little empirical literature on the retirement impacts on pastors (2017). For example, a practical, non-empirical article in *Christianity Today* speaks of the idea of instead of stopping work forever, one needs to take a short-term type of sabbatical, then do something as an encore career to maintain his or her purpose (Haanen, 2019). Another example speaks of the process of succession for retiring pastors and how to best make that transition (Bird, 2014). Although these non-empirical examples demonstrate progress toward understanding the phenomenon in this study, there is still an empirical research gap exploring the psychological well-being during retirement transition and adjustment in pastors. This was further investigated in this study.

Retirement Theories

Two theories provided the foundation for this study: continuity theory of aging (Atchley, 1989) and role theory (Linton, 1936; Mead, 1913). These theories were evaluated as they are two of the most prevalent theories in the context of retirement as an adjustment process (Wang et al., 2011; Wang & Shi, 2014).

Continuity theory. Continuity theory argues that humans value and subscribe to keep some consistency or continuity in their life patterns over time (Atchley, 1989). It is based on the definition of continuity that posits that changes are tied to a person's past. Furthermore, as long as retirees can maintain these life patterns and avoid major disruptions in their adjustment process, they will be successful in the retirement adjustment process. Robert Atchley explained the continuity theory of normal aging (1989). He argued that continuity happens both internally via an individual preference and externally when adjusting to the social environment.

Atchley outlines several characteristics that are present in the continuity theory of normal aging. First, maintaining a daily routine is important, especially for individuals coming out of fast-paced jobs. Psychological stress can occur when individuals experience "rolelessness" (Hornstein & Wapner, 1985; Richardson & Kilty, 1991). Second, Atchley maintains that individuals prefer structure while participating in activities they value even after retirement, such as volunteering or engaging in hobbies. Third, when individuals associate an identity with work, they are likely to engage in some type of bridge employment, part-time work, or consulting in order to continue to maintain some type of accomplishment. Last, Atchley suggests that individuals need to maintain similar social networks after they retire in order to be psychologically well (Kim & Feldman, 2000).

Kim and Feldman (2000) argued that Atchley's continuity theory has some inherent constraints as it relates to aging individuals. First, although the desire for continuity is high, the reality of achieving it is not always possible. For instance, physical limitations may set in as individuals age or the need to care for sick family members may present itself. Second, the scope of continuity for retirees will most likely change. Even if they move on and "continue" work in bridge employment or other activities, the degree to which they engage in those venues may change.

Many studies have been conducted applying continuity theory. Variables studied within this theory include financial and health status, bridge employment, functional capacity, retirement planning, and transferability of skills (Chirikos & Nestel, 1989; Fretz, Kluge, Ossana, Jones, & Merikangas, 1989; Gallo, Bradley, Siegel, & Kasl, 2000; Kim & Feldman, 2000; Spiegel & Shultz, 2003; Wang, 2007). Some findings from these

empirical studies include bridge retirement, volunteer work, and leisure activity as positively related to both retirement satisfaction and psychological well-being. Also, retirement transition-related variables such as voluntariness of retirement and retirement planning were positively related to retirement satisfaction, well-being, and life satisfaction (Reitzes & Mutran, 2004; van Solinge & Henkens, 2008; Wang, 2007). Conversely, retiring earlier had a negative relationship with retirement transition and adjustment outcomes (Wang, 2007).

The literature also suggests that there may be differences in the retirement transition and psychological well-being between retirees coming out of private and public sectors. For example, when early retirement packages are offered in the private sector, there is a perceived fear that if employees do not take it, they may be laid off without all the retirement benefits. This private-sector phenomenon may impact the retirement transition experience for private versus public employees (Godofsky, 1988; Kim & Feldman, 2000). This argument provides a foundation for exploring the experience of pastors through the retirement transition phase since pastors work in a private, nonprofit sector.

Role theory. The next theory to review in the retirement as a transition process context is role theory, which originated from the work of George Mead (1913) and Ralph Linton (1936). However, Cottrell (1942) was the first to suggest that role theory applies to transitions based on age. This theory centers around the weakening or elimination of the work role at retirement and the strengthening of the family or community role for the retiree. Therefore, it signals a transition from one role to another (Wang & Shi, 2014).

The success of the transition is based upon the positive or negative adjustment to the outcomes of the role transition and whether it matched the expected goals and values of the retiree (Wang & Shi, 2014). This theory suggests that the degree to which individuals are committed to their work role will influence their retirement decisions. For this study, if pastors cannot distance themselves from their full-time work and find value in other roles, then they may have a harder retirement transition and adjustment process. This theory provided a foundation and a unique lens for the researcher to explore the adjustment and transition process in retirement in the current study and provided implications for human resource development professionals to provide resources and help in the adjustment process.

Variables in empirical studies on role theory include the impact of role stressors (Lin & Hsieh, 2001), role identities (Taylor, Shultz, Morrison, Spiegel, & Greene, 2007), and values and goals (Shultz, Morton, & Weckerle, 1998) on retirement transition and adjustment. Variables studied in the context of work role attachment include job involvement, organizational commitment, and career commitment (Adams, Prescher, Beehr, & Lepisto, 2002; Carter & Cook, 1995). It needs to be noted that these studies have been conducted in the context of the for-profit business sector.

It is interesting to note the current findings in relation to role theory. Pre-retirement job variables such as work role identity showed a negative relationship to retirement transition and adjustment outcomes (Reitzes & Mutran, 2004). However, work stress, psychological and physical demands, job challenges, job dissatisfaction, and unemployment before retirement showed positive relationships (Marshall, Clark, & Ballantyne, 2001; Quick & Moen, 1998; Pinquart & Schindler, 2007; van Solinge &

Henkens, 2008; Wang, 2007). This implies that when negative work circumstances or feelings are present before retirement, the effect of retirement is more apt to be positive. On the other hand, if someone associates their work with their identity, then the effect of retirement is more apt to be negative since that perceived identity is ceasing. For this study, since calling can be associated with identity and purpose, a negative retirement transition and adjustment experience may be present.

Furthermore, both role and continuity theories lack in-depth analysis of cultural variables (Lytle et al., 2015). Most of the limited research on the impacts of culture center on race and gender diversity and study the impact of inequalities, such as access to healthcare, lack of education, and limited finances (Lytle et al., 2015; Wegman & McGee, 2004). Every country and culture has norms on what is considered a proper way to retire. Spirituality and calling imply a certain type of religious culture. Also, according to Lytle et al. (2015), age is an example of diversity. These cultural views and age variables can vary widely and will most likely lead to varied findings in retirement decisions and retirement as an adjustment process. Although there is limited empirical data of cultural variables through the lens of role and continuity theories, these theories are appropriate and informed this study on the retirement adjustment process of pastors in a religious, nonprofit culture. The findings from this study contributed to the empirical data on spiritual culture's impact on the retirement transition and adjustment process through the lens of role and continuity theories that was previously lacking.

A brief timeline of the progression of retirement theory and research and subsequent gaps is noted in Table 1 to illustrate how the retirement theories, topics, and researched groups have expanded over the years.

Table 1

History of Retirement Transition and Adjustment Theory and Research

Time period	Theory	Retirement Trend	Research Gap
Pre 1940	N/A	Retirement was only enjoyed by the wealthy.	No retirement research
1940s and 1950s	Role Theory	Social Security Act (SSA) goes into effect making monthly retirement income available to more employees. The seminal book was published on the meaning of work (Friedmann & Havinghurst, 1954).	No retirement research on nonprofits.
1960s, 1970s, and 1980s	Continuity Theory and Role Theory	The research focused on finances and decisions to retire (Barfield, 1970). Retirement was viewed as a reward versus a time when someone could not physically work. Continuity Theory was introduced (Atchley, 1989). Employees value structure and purpose after retiring.	The research focused on financial retirement preparedness, not psychological well-being. Limited empirical research on nonprofits.
1990s-Present	Continuity Theory and Role Theory	Retirement as a career stage began to emerge. Bridge employment and volunteerism began to be researched (Kim & Feldman, 2000).	Psychological well-being began to be researched in for-profits but not nonprofits.

Retirement Transition and Adjustment Factors

In empirical studies of retirement transition and adjustment over the past 25 years, the main research questions asked were: (a) "What is the general pattern of retirement transition and adjustment? and (b) What predicts the outcome of retirement transition and

adjustment?" (Wang & Shultz, 2010, p. 189). Studies on these research questions have been based on both continuity and role theories.

Furthermore, the literature discusses four key factors of retirement transition and adjustment. Identity is a variable in retirement that has been investigated. The majority of one's waking hours are spent at work and when that ends, there seems to be some angst regarding with what an individual can identify. Accomplishments and successes were associated with their work role. Continuity theory can explore how retirement decisions may impact well-being. In relation to continuity theory, many people replace work roles with volunteering roles after retirement in order to have a successful retirement adjustment. A study by van den Bogaard, Henkens, and Kalmijn (2014) found that people start giving more to family and friends and investing in society more by volunteering after retirement. This suggests that by replacing identity work roles with volunteering, psychological well-being possibly could be gained after retirement. Role theory can evaluate how changing roles into meaningful roles in retirement can continue serving as the retiree's identity (Lytle et al., 2015). In a study by Heaven and colleagues (2015), the theme of workers struggling with their identity when they retired was evident. People who worked in physical, manual labor jobs had lower levels of identification with their jobs and therefore could separate their identity from their jobs. On the other hand, called pastors found more of their identity in the role left behind before retirement since they were psychologically attached perpetually because of the nature of a calling.

The literature also discusses the idea of mattering, which implies that people have a need to feel important to others. In relation to retirement, Rosenberg and McCullough (1981, p. 179) stated that the "problem of retirement is that one no longer matters; others

no longer depend on us [retirees]. The reward of retirement [may] be the punishment of not mattering." Mattering is an important self-concept that has been shown to affect the quality of the retirement transition. Further, the act of volunteering has been suggested to positively impact mattering (Froidevaux, Hirschi, & Wang, 2016). This suggestion came in to play in the form of implications for practice at the end of this study.

Next, self-efficacy is another prominent factor in retirement transition and adjustment research (Topa & Alcover, 2015). It strongly promotes retirement satisfaction and negatively influences anxiety and depression. There have also been several empirical studies that have shown retirement expectations to impact retirement satisfaction (Dal Bianco, Trevisan, & Weber, 2015; Topa, Moriano, Depolo, Alcover, & Morales, 2009; Topa & Valero, 2017). This explains why having personal control of the retirement process and planning early may produce better retirement transition and adjustment.

Lastly, stress is another inherent construct that is prevalent in the retirement transition and adjustment literature. The most common concept when hearing about people retiring is the lessening of stress (Hessel, 2016), but is that necessarily true? A study by Szinovacz and Davey (2004) revealed that if early or abrupt retirement was linked to a spouse's disability and subsequent caretaking, stress was higher and depression resulted. All of these factors were considered when evaluating the retirement transition experience in pastors to see if these resonated in this particular group as well.

Religious and Spiritual Calling's Impact on Retirement

Traditionally, career choices and work decisions have been mostly based on the skills and abilities of the worker. Furthermore, the fundamental theories most career

choice research is based upon are trait-and-factor theories such as Person-Environment (P-E) theory. This theory implies that when one's career personality (i.e., skills and abilities) matches one's work environment, one will be satisfied (Swanson & Fouad, 1999). This traditional view does not layer on the dynamic of calling. It needs to be noted that there is a population of nonprofit workers who make career choices based on *calling*. According to Dik and Duffy (2009), *calling* or *vocation* is when career choices are highly influenced by religion and spirituality. Religion and spirituality can impact one's world view and can, therefore, influence actions and choices. Work values and decisions formed through the lens of spirituality is a less researched phenomena (Hernandez et al., 2011).

It can be argued that since traditionally many career choice decisions are based on one's interests and abilities, the career pathway of using calling to make work-related decisions is not as common, is less researched, and may be foreign to career counselors. Since retirement is a career choice and a work-related decision, there is an opportunity to better understand unique ways in which people transition from traditional work based on a calling into retirement.

Southern Baptist Culture

Given that both continuity theory and role theory lack in-depth analysis of the impact of culture on retirement transition and adjustment and the fact that Knapp and Pruitt (2017) called for qualitative research of retirement transition and adjustment in pastors, this study investigated these gaps in the Southern Baptist denomination in the

United States in order to add to the literature to fill this religious, cultural gap. In addition, interventions emerged to help pastors practically adjust better to the emotional impact.

Today there are over 47,000 Southern Baptist churches with over 15.2 million members ("Some facts," 2018). In the mid to late 20th century, almost all of the denomination followed the same organizational patterns and programs. They even studied the same Sunday School lessons and used the same Baptist Hymnal (Mohler et al., 2009). This continuity provided a cultural and programmatic identity for Southern Baptists, and the leaders of these congregations were ingrained in this structured, religious culture. Therefore, it was interesting to study the impact of retirement transition and adjustment on psychological well-being since this culture has historically engendered a strong sense of identity for members and pastors.

Summary of Chapter Two

Chapter Two began by reviewing the definition of retirement, then key literature on the history of retirement. Next retirement theories around factors associated with retirement transition and adjustment were reviewed. Lastly, retirement transition and adjustment literature were analyzed in the context of religious and spiritual calling's impact on retirement and specifically in the Southern Baptist culture. Through this analysis, gaps were identified in the literature around limited qualitative studies on the psychological well-being of retired pastors and the fact that they have a unique retirement transition and adjustment experience. This qualitative study helped fill the gap by adding

to retirement transition and adjustment literature and provided HRD practitioners insight and suggestions to help this understudied group.

Chapter Three will outline in more detail the research design as well as data collection and analysis approaches. Methods to ensure reliability and validity of the research will be presented, along with the limitations of the study.

Chapter Three

Research Design and Method

Introduction

This chapter will discuss the research design and data collection and analysis methods associated with this study. It begins with the purpose of the study. It then presents the research question that will be used to guide the study and will describe the design of the study. The methods of data collection and analysis, along with the reliability and validity of the research methods will be provided. Finally, limitations with the research method will be presented, followed by a chapter summary.

Purpose of the Study

The purpose of this qualitative study was to understand the psychological well-being experience of called pastors during retirement transition and adjustment so that recommendations can be provided to HRD professionals to provide effective help in the process.

Research Question

This study was guided by one research question:

> What is the essence of the psychological well-being experience of called, recently retired pastors during retirement transition and adjustment?

Design of the Study

This qualitative study utilized a phenomenological multi-case study design utilizing an IPA approach to data interpretation (Pietkiewicz & Smith, 2014; Yin, 2017). Creswell and Creswell (2017) stated that "qualitative research is a means for exploring and understanding the meaning individuals or groups ascribe to a social or human

problem" (p. 4). Phenomenological research "aims to identify and describe the subjective experiences of respondents. It is a matter of studying everyday experience from the point of view of the subject" (Schwandt, 2001, p. 192). Specifically, hermeneutical phenomenology was used for this study because the researcher wanted to "unveil the world as experienced by the subject through their life world stories" (Kafle, 2011, p. 186). In addition, it supports the philosophy that we are all influenced by this world. Furthermore, preferences, individual histories, and beliefs cannot be fully bracketed and removed during the data collection and analysis stages (Kafle, 2011; Laverty, 2008). As a result, a multi-case study approach was fitting for this study because it challenged generalities made about broader groups by providing detailed understanding into the true experiences of people, such as Southern Baptist pastors (Yin, 2017). Individual pastors in the context of their unique upbringing, career progression, church culture, and family dynamics were evaluated as individual cases. Also, artifacts such as Southern Baptist historical publications were used to enrich the interviews of each of the cases (i.e., pastors).

Sampling Strategy and Criteria

For this study, a purposeful sampling strategy was used and each sample was considered an individual case. The desired participant criteria for the study included full-time Texas Southern Baptist pastors who served for more than 20 years in the ministry and were retired for at least two years and not more than eight years. A time period of serving at least 20 years in ministry was chosen because that tenure was expected to be long enough to be immersed in the church culture. In a well-noted longitudinal study, a survey was done every two years up to eight years on retirees to show the psychological

well-being progression during the retirement adjustment process (Wang, 2007; Wang & Shi, 2014). Based on this, a time period of the pastor being retired for at least two years was used to allow fresh recall of retirement transition and for adjustment experiences to be shared easily.

First, a pilot study commenced choosing two participants who met the established criteria. This helped validate the research question and interview protocol to determine if it was appropriate for the study.

In order to gather rich data for the full study, the researcher interviewed a total of 10 cases of recently retired Southern Baptist pastors who met the aforementioned criteria for the research. Interviews with retired pastors continued until saturation was realized (Gentles, Charles, Ploeg, & McKibbon, 2015). According to literature, in a phenomenological study, less than 10 participants are a preferable sample size if the participants are being closely followed (Cohen, Kahn, & Steeves, 2000). In case study research, less than four participants and more than 10 will limit the case study (Stake, 2006). Furthermore, if interviews are to be used, then approximately 12 participants are acceptable (Guest, Bunce, & Johnson, 2006). However, in a 2013 study on sample size guidelines and rigor in qualitative research, there was not a definitive standard (Marshall, Cardon, Poddar, & Fontenot, 2013). As a result of these recommendations, obtaining a minimum of 10 participants was expected to reflect a fair and rich depiction of experiences.

Role of the Researcher

Hays and Singh (2012) reported that a researcher's previous personal experiences influence observation and interpretation and should be considered before conducting

research. Examining the potential bias by the researcher who will serve as the instrument during this study will reveal areas in need of disclosure.

In relation to this study, the researcher's father is a retired Southern Baptist pastor who was in ministry for over 47 years. She was exposed to the impacts of her father leading a church. In addition, she has been a member of a Southern Baptist church all her life and knows much of the inner workings of the religious culture. One of the strengths of this role of the researcher is the fact that she could provide deep insight into some of the circumstances the participants faced. Also, she understood the nomenclature of the Southern Baptist denomination. On the other hand, one of the weaknesses is the fact that she was apt to empathize too much with the participants and may include some personal perspectives if she was not careful. This association was closely self-monitored to ensure the researcher did not interject personal bias during the data collection and analysis phases of this research study.

Data Collection Procedures

Before data collection began, the researcher applied for Institutional Review Board approval. After approval was granted and the approval letter was received from The University of Texas at Tyler's Institutional Review Board, participants were solicited from a retired pastor population throughout Texas using three specific approaches. First, the researcher contacted leaders in the Baptist General Convention of Texas to obtain the contact information of potential participants that met the criteria. Second, the researcher contacted leaders in several Texas Southern Baptist churches to obtain possible candidate information. Finally, the researcher used snowballing as a strategy to complete the required purposeful sample. These approaches were used because of the direct

knowledge of participants who met the study criteria. Next, the retired pastors were contacted by either email or phone and invited to participate in the study.

Once the invitation to participate was accepted, the pastors were asked to fill out a short form to obtain demographic and contact information for each participant.

After pastors completed the forms, communications outlining the details of this study and a consent form were provided to each participant selected. Upon receipt of a signed consent form, the researcher arranged a date and time of convenience for each interviewee to be interviewed.

Data Collection Approaches

Semi-structured interviews were used as the main method of data collection for this qualitative study. This type of interview approach was appropriate for the IPA analysis approach because it gave flexibility to the interaction between the researcher and participant (Pietkiewicz & Smith, 2014).

Artifacts. Relevant publications such as the *Baptist Standard* and other historical artifacts were collected, analyzed, and integrated within each case study when appropriate. Human resource and retirement documentation were also solicited from the Baptist General Convention of Texas.

Interviews. Semi-structured interviews were conducted either face to face or via telephone. Interviews were conducted in a place of comfort and quietness chosen by the participants and in a manner that ensured confidentiality and cooperation. This limited distractions and provided privacy. To ensure consistency in this study, the researcher used a set of semi-structured questions during each interview to facilitate a deep discussion in response to each question. This interview guide was supported by the

research question to enable a rich discussion on relevant themes during each interview. Each 60-minute interview was recorded and transcribed with the participant's permission. Upon completion of each audio recording, the researcher transcribed each interview to identify, code, and analyze the data for themes that were utilized to gain further understanding of making the emotional retirement transition and adjustment better in the community of pastors. In addition, participants were sent an email thanking them for their participation.

Observations and field notes. Observations were also noted during interview sessions to capture participants' body language, voice inflection, and other non-verbal clues that may help in presenting the data collected. This helped to provide rich context when the portraits were created.

Data Analysis

According to Pope, Ziebland, and Mays (2000), "Analyzing qualitative data is not a simple or quick task. Done properly, it is systematic and rigorous, and therefore labour-intensive and time-consuming" (p. 116). The Interpretative Phenomenological Analysis (IPA) approach to data interpretation was used. It allowed the researcher to more fully explore participants' views on the area of interest within the study. In addition, the researcher's interpretation of those views helped to make sense of the information outside of the participant's personal experiences (Breheny & Griffiths, 2017). Procedures for this study followed thorough guidelines.

IPA evaluates data across multiple cases (Arroll & Senior, 2008). In this study the cases included multiple retired Southern Baptist pastors. Then comparisons were made across the cases. Transcripts were read and analyzed multiple times so the

researcher could be intimately familiar with the data and allow additional findings to appear. The next steps were to code and summarize ideas. According to Basit (2003), "Data analysis is the most difficult and most crucial aspect of qualitative research. Coding is one of the significant steps taken during analysis to organize and make sense of textual data" (p.143). In addition, Guest and McLellan (2003) noted that "Analysis requires organizing and often synthesizing large quantities of text" (p. 186). At this point, patterns of initial themes began to appear. This was repeated for each case transcript. Then connections between themes among the cases were clustered in order to create a list of master themes.

Multiple interviews occurred and themes were compared to prior interviews to find common themes and identify additional ones. When no new themes were identified, the process was considered saturated.

Additionally, the coding and thematic analysis process utilized the qualitative research software MAXQDA 2020 to assist in organizing data and identifying themes. Furthermore, a detailed description of interview locations, interviewees, and behaviors deemed to be significant was maintained throughout the research process.

Validity and Reliability

As an instrument of the research, the researcher utilized techniques designed to ensure the validity and reliability of the research results in an effort to maintain the credibility of the research and to ensure it measured what it intended to measure. The following five techniques were used to address reliability and validity concerns in this study (Merriam & Tisdell, 2016).

Meticulous record-keeping. As suggested by Noble and Smith (2015), meticulous record-keeping was maintained throughout this study to allow for transparency. These records demonstrated the decision-making process and basis from which interpretations were made during this study. Maintaining meticulous records also served as a guide to the research by allowing the researcher to reflect upon the decision-making process critically. This is also known as maintaining an audit trail (Merriam & Tisdell, 2016). By critically reflecting upon the records, transparency and credibility were enhanced.

Accounting for personal bias. Merriam and Tisdell (2016) suggested that a researcher should disclose any potential source of bias that may be interjected into the study. Items that Creswell and Creswell (2017) suggested should be reported are assumptions, beliefs, and biases that the researcher harbors that could impact the research. Accounting for personal bias in this study was carried out by including a section in Chapter Three entitled *Role of the Researcher*. In this section, the researcher considered her role as suggested by Hays and Singh (2012) and reported the researcher's previous personal experiences that could potentially influence observations and interpretations while this research was conducted.

Rich and thick verbatim data transcription. This study utilized rich and thick data reporting as suggested by Creswell (1998). This aided in reader comprehension and allowed readers to feel as if they have experienced the research (Creswell & Miller, 2000). This procedure further aided credibility by providing as much detail as possible, which allowed placement of the research subjects in context and described the part they

played in the research. According to Merriam and Tisdell (2016), this detail also allowed readers to determine if the research is useful to the situations that they may face.

Respondent validation. Allowing interviewees to read and validate the final transcriptions also enhances credibility (Creswell & Creswell, 2017; Merriam & Tisdell, 2016). This study utilized these techniques to ensure interviewees confirmed that the transcriptions contained the thoughts and beliefs they had conveyed during the interview process. By allowing participants to comment on the final transcribed interviews and correct any misinterpreted transcription, credibility was added to the research process (Creswell, 1998).

Data triangulation. In order to increase data validity, several sources of information were gathered. The main source included interviews in which rich detail was provided from the participants to better understand the true experiences. Second, observation notes were collected (Merriam & Tisdell, 2016). This included noting any nonverbal communication such as body language, tone, and facial expressions. These observation notes were combined with the interview transcript documentation in order to demonstrate robust research validity.

Limitations

There were several limitations to this study. The predominant gender of Southern Baptist pastors is male. This was a limitation to generalize the study findings to female pastors in other denominations. Also, the findings from the purposeful sample of recently retired male pastors in one specific religious denomination may not be applicable to other samples of pastors in other denominations. In addition, some interviews had to occur via telephone and not face-to-face. This may have affected rapport, given the

physical distance. One final limitation was the fact that the researcher has a personal connection to this sample because she is a child of a retired Southern Baptist pastor. As a result, some biases may have arisen.

Summary of Chapter Three

The chapter began with an overview of this study to examine the essence of the experiences of Southern Baptist pastors' emotional transition to retirement. The research question that guided this study was presented. An overview of the design of the study was discussed and included both the interview process and the participant criteria. The research setting was also described. The role of the researcher was discussed followed by sections on data collection. Data analysis techniques were then outlined highlighting the process that was used to code, interpret, and report the themes revealed during the data analysis process. The chapter also discussed reliability and validity issues and the use of some techniques that included meticulous record-keeping (audit trail), accounting for personal bias, rich and thick verbatim data transcription, respondent validation, and data triangulation. The chapter concluded with a brief discussion of the potential limitations of this research.

Chapter Four

Results

Chapter Four outlines the rich detail and results that emerged from analyzing the qualitative data collected during 10 interviews. As a reminder, the purpose of the study and research question are offered again. Next, an overview of the participants and demographic information are presented for contextual purposes. For each pastor, detailed story portraits were created using pseudonyms so rich contextual detail is understood. Cross case findings are then presented to address the research question. These included themes discovered through the coding process of the interview transcriptions. Some verbatim comments from the transcripts are also included.

Purpose of the Study

The purpose of this qualitative study was to understand the psychological well-being experience of called pastors during retirement transition and adjustment so that recommendations can be provided to HRD professionals to provide effective help.

Research Question

This study was guided by one research question:

> What is the essence of the psychological well-being experience of called, recently retired pastors during retirement transition and adjustment?

Participants

A purposeful sampling strategy was used and each pastor was considered an individual case. The desired participant criteria for the study included 10 full-time Texas Southern Baptist pastors who served for more than 20 years in the ministry and had been retired for at least two years and not more than eight years. It must be noted there were a few exceptions to these stated boundaries. There were two pastors that retired a few months short of the two-year retirement minimum and one pastor that retired a short amount over the eight-year retirement maximum. The researcher believed that these outliers did not change the essence of the study.

The researcher contacted leaders in the Baptist General Convention of Texas and obtained contact information of eight participants, including two for the pilot, that met the criteria. The final two participants were obtained using snowballing in order to complete the required purposeful sample.

The interviews were conducted individually over a period of six weeks. The first two interviews were considered the pilot. The main learning outcome of the pilot study was the need for a reorganization of two questions on the interview questionnaire. There was nothing significant to adjust, so the subsequent interviews were scheduled.

All interviews were scheduled via phone call or email and performed in person or via telephone. The IRB-approved consent form either was provided to each participant in person or via email (see Appendix D). At the beginning of each interview, the researcher reviewed the purpose of the interview and the interview process before beginning the

interview. Each participant then signed a video/audio recording consent form (see Appendix E), as well as the IRB consent form.

Demographics

Next, the researcher collected demographic information at the beginning of each interview using a series of demographic questions. These demographic questions asked participants their gender, age, highest education level, marital status, current employment status, and current place of residence. See Table 2 for results.

Table 2

Participant Demographics

N=10	
Gender	
Male	*10*
Age	
60-69	*2*
70-79	*8*
Highest Education Level	
Masters	*4*
Doctorate	*6*
Marital Status	
Married	*8*
Widowed	*1*
Widowed/Remarried	*1*
Current Employment Status	
Full-time	*1*
Part-time	*1*
Not Employed	*8*

Current Place of Residence	
Alabama	*1*
Georgia	*1*
Texas	*8*

Portraits

In order to provide rich detail of each participant's story, portraits were created by the researcher.

Paul. Paul grew up in a minister's family and was taught the Bible from birth. According to Paul, becoming a Christian was a "natural thing." He walked to the front of a country church when he was six and invited Jesus into his heart. As a teenager, Paul did not want to be a pastor. He said, "I've seen the good, the bad, and the ugly of the church and the church members. Sometimes, church members can be the most difficult, you know, sometimes." At about age 14 at a camp in East Texas, Paul surrendered to a call to ministry, but made sure to present it as "a call to special service," since he did not want to be a "pastor." At that church service, his Dad introduced him and declared that Paul had "surrendered to preach the gospel ministry." Then he told them "he's going to preach tonight." Paul was surprised since he did not want to be a pastor.

When asked about any education he received to prepare for the pastorate, he affectionately acknowledged that the best education he ever received was walking with his father. He said:

> We did ministry together. We did funerals together. I got to walk with him. I was able to watch him as he loved his people and as he ministered to his people. I learned so much more just by walking and doing those kinds of things.

As far as formal education, Paul went on to a Baptist college in East Texas and purposely earned his Bachelor's degree in Business with a minor in Religion so he would have something to fall back on. He also met his wife there. Ironically, she did not want to marry a pastor. After Paul graduated, he worked in the business world for a year and a half. As he explained it, "I ran from the call. Always something bothered me. When I preached in East Texas, whenever I sang, people would say, 'Oh, you're going to be a preacher just like your dad.'" Paul had to spend time figuring out his role and identity. He explained that the Lord led him back to church. Paul proclaimed that life stage was "the best year and a half and solidified me. I then went to seminary and crammed three years into two and a half years."

Paul went on to pastor his first church at age 17 and continued in ministry for 55 years. He spent his early years in youth and music leadership. Then he was called to a First Baptist Church in the Central Texas area as Senior Pastor and stayed there for 40 years. In 2015, he noticed that attendance started to plateau and a question was raised within the membership about what might could happen if a younger pastor came in. Paul's wife began to notice the toll it was taking on him mentally and physically. Paul began to pray, "Lord, you know, I told you at camp in East Texas at age 14 that I'd go wherever you want me to go. Now, some people are thinking it is time to put me out to pasture. Just tell me what to do." At that point, he clearly heard the word "Resign." Since

Paul was at retirement age and he intended to retire one day, he took the opportunity to do just that.

For the first two months, Paul said:

> I would sit in that chair and I would think, 'What am I going to do today?' I had no idea. I had planned, that is the thing, and I had planned for it, for retirement. I had stuff to do but nothing interested me because I loved the ministry. So, I was two months miserable.

Then he got a call to become an interim pastor for a small local congregation who had just lost their pastor to cancer. Paul really enjoyed that time. After a time, the pastor at a local large First Baptist Church, near his previous church, met with Paul about the opportunity to come to serve part-time as the Minister of Pastoral Care. The pastor still wanted him to remain retired and enjoy it, but do this ministry on the side. Paul prayed about it for a couple of weeks. He said:

> I realized that God had taken 55 years to prepare me for what I've done and left me in this community for 40 years because I could have never walked into this church. It would have taken me years to know these people but I know it was God's plan.

Paul also serves as a chaplain for three funeral homes. He also mentors young ministers on practical issues at the local seminary. Paul said, "I told you I retired in 2016, but I'm telling you I didn't retire." This progression in Paul's journey supports the underlying

theory of this study, the continuity theory. Maintaining a level of ministry after retirement provided psychological well-being during the retirement transition.

Paul prepared for retirement by investing financially early on through GuideStone Financial, a Christian based financial planning company. Most Southern Baptist pastors invest for retirement through this organization. He also took part in Social Security over the years. Financially he was very prepared. Paul did not have to take the part-time job he was offered for money. He accepted the position because he loved continuing to minister in some capacity. Paul had an interesting perspective because his father who was a pastor retired with nothing. Churches in the past did not contribute to retirement. They would let preachers use their parsonage for housing, but that was gone once he retired and his wife was left with nothing. This inspired Paul to save and pay off a house early. As a result, Paul counsels young pastors to start investing early.

Paul also shared the experience of his late father. He recalled that his mom urged him to encourage his 87-year-old father to retire. Paul responded, "Mom, you make him retire, that's going to be it." Ultimately, he gave up his church at age 87. A little more than a year later, he was gone. Paul tearfully reflected, "I can remember coming into his home and watching as his zest for life was gone." Paul did not want to end up with that experience. Therefore, when he retired, he prayed, "Lord, I only ask one thing of you. Please do not put me on a shelf. Let me stay in ministry until you call me home." He further stated, "It's amazing that I never wanted to be a pastor. Yet, now I wouldn't want anything else." This experience supports the underlying role theory. As long as Paul had a meaningful role to support his calling, he had positive psychological well-being.

Paul did not have a certain age in mind to retire so when he heard God asking him to retire, he went into retirement thinking he would travel, hunt, and fish. However, after two months of retirement, he was not satisfied. God took care of him by giving him opportunities to do an interim and ultimately calling him to serve as a part-time pastoral care/senior adult minister. Now he loves retirement because he has been faithful and God has provided.

When asked about whether his personal identity was tied to his role as pastor, he agreed it was. Paul said:

> When I came to this current church (as a part-time minister) I asked my wife what I should be called since everyone in the county knew me previously as 'Brother Paul.' It turned out that even when I decided to be called just Paul, members would call me 'Brother Paul' at hospital visits and funerals, so it was part of my identity and it was sweet.

Paul clarified that while he not a Senior Pastor at a church, he is a minister just like everyone else and further mentioned that there are times when pastors do lose their sense of identity if they tied themselves to the church and not the ministry. He said, "If pastors have a concept of ministry, it's for the Lord and in general, whatever you're doing, you're doing for Him, not for the church."

Furthermore, Paul planned to volunteer in several ministries after retiring, including serving as a chaplain for the Texas Baptist Men and several local funeral homes. He also planned to be an interim pastor and went through the Baptist General Convention of Texas training to be an intentional interim pastor for churches. Paul also

mentioned an existing ministry that ministers to retired ministers and their wives who may need financial help after retirement. His sister, a widow of a minister, has been a recipient and big supporter of this ministry, Mission Dignity. Paul concluded that he prepared financially and looked for opportunities to serve even after retiring. He acknowledged that by doing both these things, his psychological well-being adjustment to retirement has been positive.

Pilgrim. Pilgrim grew up with parents who were dedicated Christians. His dad taught Sunday School and they attended church weekly. Pilgrim went forward during a church invitation at the age of 10 and accepted Jesus into his heart. He emphasized the surrender he made kept him out of trouble in his teenage years.

After high school, Pilgrim's plan in life was to follow the path of some military family members. He attended the United States Air Force Academy but transferred to a small Christian college in West Texas when he realized that attending the Air Force Academy was not what God wanted him to do. At the college in West Texas he initially became an education major. However, he could not escape the calling to be a pastor. Another interesting twist was that he was engaged to his now wife and she did not want to marry a pastor. Pilgrim went home from college at Easter in 1969 and attended a revival at his home church. He told the pastor, "I'm feeling a strong pull toward the call to ministry. What should I do?" He gave him some things to think about. Pilgrim said, "I made the decision I didn't want to suffer anymore and be indecisive in what I felt God wanted me to do, whatever it was, to be a pastor, or whatever." He made the decision that night and felt a sense of relief. Pilgrim then had to call Ann (his now wife) and do what he called the bravest thing he ever did. He told Ann:

> I love you with all my heart. I want you to be my wife. However, God has called me to be a preacher, in ministry. Please, don't make me choose between you and God, because the only thing I can do is choose God.

Ann had to make the same commitment and wrestle with what Pilgrim had been wrestling with for a couple of years. Then, she said, "Yes."

Pilgrim's ministry started in 1970 as a youth minister, then an associate pastor at a large church. His first pastorate was in a small church of 35 people in the Texas Panhandle. He reflected on the fact that that church mentored him on how to preach and prepare sermons. His kids were both born there and after two and a half years, they realized they needed to move to Fort Worth to attend Southwestern Baptist Theological Seminary in order for him to become more educated. He pastored a church while he finished his Master of Divinity degree over the next four and a half years. His wife also finished her teaching degree while there.

Pilgrim's next pastorate was back in West Texas. They spent almost eight years there. It was a very closed community and while he was there, he felt he needed more education, so he attended a great practical training workshop called Master Life in East Texas. After that, Pilgrim was convinced he needed even more formal education, so he completed his Doctor of Ministry degree at Southwestern Seminary in Fort Worth by commuting for two years.

The next transition was very telling about some of the small communities that pastors work in. Pilgrim told an unfortunate and real story about an event after his daughter graduated 8th grade. A member of another church in town came to his wife,

Ann, and said, "You guys might want to think about moving. There's a lot of resentment of an outsider being the valedictorian. They want homegrown." Another one said, "If it weren't for you my son would be valedictorian."

The researcher observed through listening during the interview process that the pastor community in Texas is very connected. After the event in West Texas, Pilgrim reached out to one of those contacts in Central Texas and ultimately became pastor of a church in Central Texas for the next 22 years before retiring.

That church was a neighborhood church and was largely Hispanic. Pilgrim was able to lead the beginning of an English as a Second Language (ESL) ministry, as well as provide a location for a Chinese church. The church really worked to reach the community. However, when the recession hit, many young members and leaders moved to larger cities for jobs. The church struggled after that. In addition, a new college member-based church opened across the street and affected the young, college population in the church after that. Pilgrim noticed a resistance to change in the years following those events.

Pilgrim's journey to retirement was different than most interviewed for this study. A few years before retirement, he and Ann felt a strong need to be ministers to ministers. Pilgrim recalled knowing several pastors over his tenure that had many problems themselves. Marriages had failed, pastors left the ministry, churches had dismissed them, and some had engaged in moral failure. Pilgrim said, "And I thought we're not preparing ourselves to handle these stresses. Our families are falling apart, our children are forced into church, and so many of them stop going when they leave the home." Two years before retiring, they bought 73 acres and built a house along with a cottage named

Shepherds' Rest to provide a retreat location for pastors to come rest. The acrostic R-E-S-T stands for: Rest for the weary, Encourage integrity, Strengthen families, and Teach/ Train in ministry.

This new ministry was one of three main reasons Pilgrim retired from pastoring at the age of 62. Pilgrim and Ann also had struggles with leadership at the church. For example, he suggested taking the number of committees from 22 down to seven or eight, but people did not want to relinquish their positions. Pilgrim thought that maybe they would respond to a fresh voice. The final circumstance that convinced him to retire had to do with his special needs grandson. After defying odds to live in his early life, he had a major setback that year and had to have part of his brain removed in major surgery. In addition, Pilgrim's son started having seizures because of some blood vessels in his brain that were not working properly. Pilgrim concluded, "I'm going to retire and my family's going to have me if I'm needed. So those three factors led to the date that we retired."

Pilgrim prepared financially by investing through GuideStone. He and his wife also took her teacher retirement in a lump sum and reinvested it. They took part in Social Security and sold a home that was paid off. All of these financial streams helped finance the farm and house where their minister's retreat would be.

Pilgrim and Ann also did some preparation to plan for activities after retirement. They had a passion for ESL ministry and were able to continue doing that at another local church after retirement. They both mentioned, "We needed a place to volunteer." Besides ESL, they attended a couple's Sunday School class. They had never been in a class together or even sat together in church.

Pilgrim's first thoughts about retirement were "I need this" and "I'm tired." These thoughts showed the emotional and physical exhaustion of leading a church. After retirement, Pilgrim planned to just supply preach (occasionally preach when pastors are out), do some interim work, and bring in a little extra money. After three weeks in the Sunday School class, Pilgrim was asked to fill in as a teacher. The next week the teacher asked him to take over the class because he was moving. Pilgrim said:

> I had a decision to make. I could either teach a class, which I thought, if I'm going to teach it, I need to be there. Or I could do supply preaching and make some extra money. I felt like I was supposed to be in that class…so I took it.

In addition, Pilgrim got involved in a weekly morning men's accountability group. He reflected, "When I was first invited, I said, 'I've been to more men's prayer breakfasts than you can count, count me out!' His friend said, "You don't have to do anything, and there's no breakfast, just come!" Pilgrim said:

> I loved it. The teacher was great. Then I found out that some of the guys would go to eat breakfast together. I finally had fellowship, where I was not the preacher, or where when I walked into the room, the conversation did not stop, and so I did that. So soon, I started realizing, I am getting deeply involved in the life of the church and I loved it. And I loved it because there's no paycheck.

Another volunteer opportunity came about through a man his wife met at an ESL conference. His wife had always wanted to minister in China and God opened that door through this man. They both have fallen in love with the country and have had countless opportunities to travel overseas. When asked what Pilgrim feels about retirement now,

he explains, “I had no idea of the new door God wanted me to go through. That is my feeling now, and it has been amazing. Compared to eternity, my life is a blink. So, I'd better not miss it.”

Pilgrim agreed that his personal identity could be tied to his role as pastor, but he had a caveat. He said:

> Yes, that I am a preacher-pastor. That was my calling, I said okay, so that is what I have become, I am that. However, that does not mean I am not just an individual follower of Jesus Christ. The way I look at it is I am blessed because I followed Him. In addition, the costs that are included when you are a preacher, the parsonages, the criticisms, it is worth it. It is worth it if you keep your focus, it is worth it. Moreover, I hope He will give me health and does not cause me to have senile dementia. I hope I can go on doing this. Now I will say when I said I do not have a paycheck associated with it, which is wonderful. I can say no, I'm not very good at it, but occasionally I say ‘No, I can't do that.’

Pilgrim also revealed that when he asks younger pastors what they plan to do when they retire, they say, “Nothing, that’s what I plan to do, I’m tired.” He believes that is the wrong answer. His newest ministry is to encourage the younger guys to plan to extend their ministries somewhere when they retire. Pilgrim also advises, “Plug in where you can just be a part of the church. In addition, be willing to just be a part of the church. It's hard to give up that authority.” Pilgrim’s advice to other pastors retiring is:

> Never give up. See yourself as a called disciple of Jesus Christ first. Second, see yourself as a retired minister. Every Christian is called to service. Therefore,

> when you retire, do it with the idea that I am going to stay involved in kingdom work, wherever God wants to lead me. His vision was much bigger than ours was and I would tell people to not limit what God may want to do with you in retirement.

Pilgrim's final thoughts were that if a pastor's ministry has been based on loving the people, more as a CEO, then he is going to have a harder time in retirement. A friend of Pilgrim's said to him recently, "Pilgrim you didn't retire, you retreaded."

In the context of this study, Pilgrim's journey supported both the continuity and role theories. He planned to continue volunteering and ministering after retirement and found meaningful roles to support his psychological well-being after retirement.

Barney. Barney had a very different upbringing than his peers interviewed in this study. He grew up in a broken home. As Barney put it, "I think my family put the "func" in dysfunctional." His mom was married about eight times. Barney hid from his home life and treated people the way they wanted to be treated. He was popular in school, was class favorite several years, most handsome, member of the football team, and dated the head cheerleader. He admitted that all ended after high school when he went to work as a butcher. Suddenly, he felt a vacuum where all his identity from the popularity in high school had been.

Barney's grandfather was a Methodist minister who he very much respected. As he reflected on that emptiness at 20 years old, he knew he needed to search and read the Bible. He purchased the King James Version and thought it was very confusing at first, but he spent countless hours searching more and reading. He became obsessed with the

Bible. One day at home on his lunch break, he asked Jesus to come into his life and forgive him of his sins. Barney reflected, “I remember when I stood up, I felt the burden had been lifted. I did not weep. I did not cry. I just felt like, that is all I can do. There is nothing else I can do. That's it for me." After returning to work, he noticed he was convicted about cussing and telling dirty jokes with the guys. He visited his grandfather and he told Barney, “Son, I think you got all the earmarks of being called into the ministry.”

Barney acknowledged that he was never good academically. No one had ever taught him to study. Therefore, going to college was never on his radar. At this point, he thought he would try it. He ended up flunking out. After that, his best friend who was in the Army invited him to enroll in a Baptist seminary in Arkansas. He found out it was not biblically sound in its theology and was not even accredited, so he left after two semesters. Barney decided to call a Baptist university in North Texas and he went there and found out he was smart. He just did not know how to study. Barney met his wife while at that university. His wife taught in the area and the day after he graduated, he and his wife moved into a parsonage in a small church in a small Texas town. They served there for two years then spent a short time at another church in North Texas. During those four years, Barney also earned his Master of Divinity degree at Southwestern Baptist Theological Seminary in Fort Worth. After finishing, Barney pastored 18 years in Oklahoma, then spent the last 20 years at a church in Central Texas. He led large growth at several churches in Oklahoma and recalled a friend saying, "You're a builder, and when you came here, I knew you wouldn't stay long."

When asked about whether he was still a member at the church from which he retired, he replied “no” and offered up a relevant story of why pastors should move on.

> I do not, because I feel like I need to get out of that guy's way and let him be the pastor. I inherited a guy like that one time. He was not so much pain to me as he was to the church. He stayed in the church. It cost them a fortune to get rid of him. They gave him a parsonage. They built an office on the back for him. He stayed in the church. He was chairman of deacons the first year I was there. I refused to have a confrontation with him. The first time I asked him to supply, oh man did I catch it. It cost us a fortune to get rid of him. I said, ‘Let me give you some advice. If you ever want to get rid of me, do not give me a parsonage two blocks from the church and build an office on the back. Send me 100 miles down the road.’ The whole staff resigned; said they could not work with that guy. His wife was worse than he in some ways was. I think when a man has been in the church that long, he needs to leave and get out of the new pastor’s way.

Barney’s decision to retire related mostly to family reasons. Barney’s wife was diagnosed with Parkinson’s disease. In addition, he was 68 years old and he had done all the things he wanted to do such as build a church building that was now paid off. Barney wanted to spend time with his wife.

He had prepared financially by paying off his house and saving through GuideStone. Barney was ready emotionally to step down as well.

> I enjoyed speaking. I was ready to step down from the funerals and the counseling and things like that. Those are the kind of things. One time I did five funerals in

three days. I had the same crowd every time. Same crowd every time. Set in the same place. I was ready to step down from the counseling load and the weddings and funerals and things that come with it being a church that size.

Barney did a few interims after he retired, but never had the desire to pastor full-time again. He and his wife were able to travel to the coast of Texas many times. He enjoyed getting up each day and not having the stress and responsibility of leading a church. Barney believes that when retiring, one should go out on top and sees some pastors stay too long. He said:

> At some point, you have to think about what is in the best interest of the kingdom here. For me, what was best for the kingdom was for me to step out and let somebody with fresh eyes come in. I think that one plants, one waters, but God gives the increase. I handed the church over to somebody that was very healthy.

Since retirement, Barney's wife struggled more with Parkinson's. He spent the last couple of years prior to the interview as a caretaker. Although he loved his wife immensely, it was draining. He admitted just going to the grocery store was a nice break and relief. Barney's wife passed away just three weeks prior to this interview. Everything is obviously still fresh and he is spending much time finalizing estate activities and staying busy doing administrative things. He says he plans to play golf more when the weather gets warmer as well as continue to meet with a group of pastors monthly. It is worth noting that several other interviewees in this study attend this monthly "covenant" pastor group. This is a good example of a best practice or implication to support the positive psychological well-being seen in these cases.

When asked about identity and its possible tie to the role as pastor, Barney admitted that pastors, more than any other profession, are expected to behave in a certain way. For example, he cannot go into Walmart and buy a case of beer like doctors, lawyers, and other professionals.

Barney also mentioned a specific example of identity in his life. He recalled his practice of wearing Hawaiian shirts when he preached. A woman came up to Barney one day and asked if he was the pastor at this certain Central Texas church. He said "yes" and she replied, "I recognized you by your shirt." This was an example of a visual observation of identity.

Furthermore, Barney believes that pastors like the authority that comes with being a pastor and they miss it when they retire. He saw instances of pastors that thrived off their position and they suffered when that was gone.

As far as plans for retirement, Barney thought he would do supply preaching, some interims, and would travel. He still plans to drive and visit some of the churches that he pastored and see how they are doing in those communities. Barney admits that up to his wife's passing, he really just wanted to be with her. He is mentoring a guy weekly and has spoken in some small groups. Barney also has spoken at chapel services at the local seminary. Recently, he spoke on what he called surviving "friendly fire," in order to give practical advice to up and coming pastors. He told those students:

> Listen to me. If you cannot survive friendly fire, you will not last long in the ministry. 99 percent of the fire you are going to come under is going to come within your congregation, not people on the outside. You are not graduating to go

> out to Camelot. You are graduating to go out to cannibalism. Not only do the sheep bite each other. They'll bite the shepherd.

He then proceeded to give them practical advice on being a pastor. In this same vein, Barney offered up practical advice to retire successfully both financially and emotionally. He continued:

> I would go get counsel from guys that have already done it. If you know people that have been retired for a while, go talk to them and say, "Hey, what can I expect?" If they say, "You're going to go through a period there where you're going to lose your self-identity," that means your identity was in that church. I really tried to separate that. I really did. I would go get counsel from pastors that have done it because you think you know what you are going to do, but they've already been there. They have already been there. They have already done it. Let them help you.

While Barney had different circumstances that led to his retirement and a different experience after retiring, including being a caretaker for his wife, he found fulfilling opportunities after retiring. He also gave great insight into what things he believed would make the transition experience easier, which will support the implications of this study discussed later.

George. George grew up in a pastor's home. His father was a pastor in the Christian Missionary Alliance Church and he grew up knowing about the Bible at an early age. He accepted Jesus as his Savior in the parsonage in Minnesota where he lived. When asked to describe his calling, George declared "inevitable." The Christian

Missionary Alliance was a very mission-minded denomination. He went to an associated camp when he was 12 and responded to the call to be a missionary.

George went on to Baylor and as a freshman had what he called a "spiritual crisis" when he disagreed with a perspective taught by his professor in his Old Testament Survey class. This inspired him to answer a call to be a pastor. Therefore, he majored in Religion with a minor in Journalism. George also was part of a traveling singing quartet with his brothers during that time.

An interesting story for perspective of the context of George's story is that he came from a large family. He had eight brothers and four sisters. Four of the boys are current pastors and George is currently serving as an Interim. In addition, one of the brothers is a professor at a Southern Baptist university and his brother-in-law is a pastor as well. In addition, his son was a Southern Baptist Youth Minister for 18 years. Recalling that the patriarch of the family was also a pastor, this heritage of pastoring runs deep in the identity of this family.

George was ordained and started pastoring at the age of 19 while a student at Baylor. After graduation, he moved to East Texas and pastored a church and then moved and earned his Masters at New Orleans Baptist seminary. He earned his Ph.D. from Baylor. George continued to pastor churches in Texas, Mississippi, and Louisiana over 46 years as a senior pastor. He retired after 22 years at his last church in Louisiana and was named Pastor Emeritus.

Another story George recalled about their heritage was around the family's post-secondary education. Early on, his father gathered the boys together and said, "I want

you guys to go to these Baptist schools. They're accredited and they're really good." Therefore, they took that advice to heart and the family has since earned 37 degrees from Southern Baptist colleges and seminaries. This supports the deep culture of Southern Baptist life. George also shared about some culture of deep racism in East Texas. He even said:

> I think Southern Baptist churches have been segregated on purpose and there has been racism in our churches for years and still remains to this day. Racism has not gone away, in my opinion. Therefore, to me, Southern Baptists have yet to identify how is the white dominant culture of the South, influenced their theology and changed their perspective on the gospel.

This reality may be part of the identity of Southern Baptists and could be an area of future research.

George retired in 2018 after 22 years at the church in Louisiana. He was turning 65 and had been pastoring a long time. He went through relocation of the church facilities that took many years, along with all the trauma of Hurricane Katrina. Over time, George became friends with many political leaders in the state. At the time of his retirement, they were all gone. He just felt it was time to move on. In addition, his wife had a large family and wanted to get back to Central Texas closer to family.

George and his wife prepared for retirement by saving through GuideStone. They were also able to invest some other financial gifts early in their ministry that has multiplied. In addition, they invested in real estate over the years and had enough equity

to pay for their current house, as well as invest in some farmland with some income potential. Financially, they were prepared.

George intended to have a different lifestyle when he retired. He wanted to raise some animals on the farm and travel. In fact, he just bought an RV to enable some travel. He admits he has struggled with this because he accepted an interim pastor position in Central Texas seven months after retiring. George was very regimented when he was a pastor, studying and providing his sermon notes to staff on Monday prior to the following Sunday. He missed that routine for seven months after he retired. This may have been a comfort zone in some aspects and demonstrated why he took that interim position so soon. This supports one of the underlying theories of this study in that keeping the continuity of sermon preparation and routine helped his psychological well-being during retirement adjustment.

He also stated that at times right after retiring, he felt a little purposeless when he was not preaching. He had been writing books, as he has done over the years, but he missed the preaching. He also admits that the world has changed, so it is challenging to know how to reach the younger generation with the gospel, but his calling reflects his comment, “somebody’s got to help them.”

As an example of another retirement adjustment experience, George mentioned a retired pastor friend who was a pastor for 35 years. He was honest with George in that although he and his wife enjoy their Sunday school class, he does not know what to do with his time. It has been six or seven years and he still feels this way. George states:

> So, I think there is a loss of purpose because you are a servant of the gospel. I do all things for the sake of the gospel. Then you ask yourself, wait a minute, how can I retire for the sake of the gospel?

George also struggled with this. He told his wife after going back to do an interim pastorate, "I feel good about the rhythm of my life now. I like being off four days a week, but I like waking up on Monday morning, with something to do the next Sunday. And I like pastoral preaching." This is an example of continuity theory, in experiencing comfort from a consistent routine.

George went on to admit, "I missed the meals, the events and I miss some of the influence that I had as a senior pastor in Louisiana, connected to the community." He even recalled some of the prominent relationships he had with influential leaders in Louisiana. This reflects the influential role of being a pastor and the importance of finding a fulfilling role after retirement in order to have a positive psychological well-being transition experience, per role theory. Furthermore, he admitted:

> I may be preaching until I am 80. I do not know that I am going to quit, as long as churches keep inviting me to come and I have opportunities. I would probably keep taking them. I am not going to be a permanent pastor into my seventies. I would not think, but I do not know.

George shared some recommended ideas for other pastors retiring. Most of it centered on planning financially to retire because it is very stressful if you have to continue to work just to make money to live at an old age. He shared his father's story of

retiring without any retirement savings from his churches over the years. In fact, he preached right up to three months before he passed at age 80.

As far as emotional readiness, he suggested that sometimes pastors relocate out of their familiar circle and it may be hard to connect with others. He advised getting plugged into a local church so one can create a new community for the journey ahead.

George's story was a great example of the difficulty of transitioning to retirement from a prominent leadership role and keeping a similar routine. He emphasized that pastors need resources to identify ways to handle that transition successfully.

Leroy. Leroy currently resides in Georgia but spent time in many places. He grew up in a Christian church in Central Texas. It is worth noting that his paternal grandparents were pagan. In fact, his grandfather was a gambler and a womanizer and his grandmother was an alcoholic. Leroy even told the story of his grandfather being killed during a poker game before he was even born. Leroy's father did not have a faith background until he met Leroy's mother. He ended up in Central Texas after the war, as he wanted to have a very different life than his parents. Leroy started in the Presbyterian Church, then Methodist, and finally a Baptist Church in Central Texas. He made his profession of faith at age nine in the Methodist church and was later baptized in the Baptist Church.

Leroy described his calling as "confusing." He was in church Sunday morning, Sunday night, and Wednesday night every week. In ninth grade, God started stirring his heart through different sermons, events, and finally, on a school trip, it all became clear. He went forward the next morning and expressed a sense of call to full-time Christian

service. He went on to Baylor on a ministerial scholarship and preached a few times while a student. He then signed up to be a summer missionary with the Southern Baptist Home Mission Board and was assigned to Hawaii. That experience exposed him to many people from around the world. When he returned, he met his now-wife and went on to be a Minister of Youth in Ohio that following summer. When Leroy returned to Central Texas, he went to pastor a small church close to the area. He recalled his first exposure to some disagreements among deacons. He survived that "fun experience" and went on to pastor another area church that also had some deacon differences.

After that church and the start of Southwestern Baptist Theological Seminary, Leroy pastored a church in North Texas while his wife taught school. He then returned to Central Texas to pastor another church and then decided to commute to earn his doctorate at New Orleans Baptist Seminary. While finishing his Doctorate of Ministry degree, he became pastor of a church in Mississippi where he grew a large church for nine years. He then returned to Texas to pastor a church in South Texas for six years. Next, he went to East Texas to pastor a church for the next seven years. Leroy recalled some race issues in that church and after some other issues, he was asked to take a severance. After that, Leroy did some soul searching and really wanted to live out his calling. He was in his 50s at this point. Unexpectedly, he got a phone call to go to Hong Kong and pastor a church. That entire experience was very positive and fulfilling. He and his wife worked diligently over the next 10 years to get permission and raise funds to build facilities. In 2014, Leroy was 67 years old and was debating what to do because the church still faced many years to raise enough for the building and the land premium. He knew that in his heart they needed someone younger to lead that effort, so he retired to Georgia in 2015 to

be closer to family. By the provisions of God when they left, they had the Georgia house paid off, as well as two used cars.

Leroy prepared for retirement by investing in some mutual funds, in some annuities with GuideStone, and obtained some assisted living insurance. They also had Social Security. As far as emotional preparedness, he admitted that preparation had been poor. Leroy said, "I did not do a good job of planning how I would spend my time. I missed preaching, but I did not miss meetings. However, I was glad to not have the pressure of leading a church." Leroy did a 13-month interim pastorate in 2018 and 2019, which proved to be fulfilling. In addition, he founded a foundation called Walkers that is designed for spiritual teachers to go into remote areas and work with pastors and ministerial students who do not have access and exposure to seminary education. He said, "What I'm concerned about is if we can take and use what we have, why don't we use what we have and donate our expertise."

Leroy admits that he did considerable reading about retirement before he retired. He even recommended a book called *The Elephant in the Boardroom*. However, he was not prepared for all the "space" he would have. While he does do projects, works on his ministry, and exercises, he still finds much space.

Since retirement, Leroy has had a couple of health issues to deal with so that has been tough. He admits that pastors do lose some identity when they retire. A friend of his told him, "You need to plan for retirement, but not just plan for your financial retirement. You have to plan so that you have something that needs you. You want something in which you feel you can invest. That's important." Leroy had plans to keep preaching to

some degree and encourage younger pastors. When asked how Leroy thinks he has adjusted to retirement, he explained:

> I went through the relief that I spoke to you about earlier, and then I went through ... You feel lonely. There is that lonely time when you really have not found your place in retirement. I went through some of the loneliness. The interim was healthy for me because that gave me a chance to do some things I enjoy doing and yet not be tied down terribly. They gave me the freedom to do some things. Therefore, that went well and we loved that.

Leroy advised pastors to talk to the church leadership early about timing for retirement so transition plans and communications can commence. As far as personal retirement preparation, Leroy admitted:

> I thought physically. I thought financially. House, car, where were we going to live, all that stuff. Life is more than the clothes you wear. Life is not the house you live in or the car you drive. I did not do as much on that preparation as I should have. It would have been more helpful for me too.

Lastly, Leroy advised retired pastors to reach out to other pastors going through the same thing. He confirmed that pastors interact with other pastors prior to retiring, but after retiring, it is just as important. This concept is another example of one of the supporting theories in this study, continuity theory.

Rainbow. Rainbow grew up in a small West Texas town. His father and grandfather were deacons in the local country church that his grandfather helped found

and build. Rainbow recalls for some reason believing that he could not be saved until he was age nine. Therefore, when his pastor came into his Sunday School room at age nine, he accepted the invitation of salvation in Jesus Christ. Rainbow's life plan was to get a degree in agriculture and science and become a teacher and farmer. Therefore, when he felt the calling into ministry at 18, he described it as "traumatic." He struggled with the call for a couple of days but decided to go forward on a Sunday morning and accept the call to preach. Many church members and family members saw it coming. Right after that, some men in the church took Rainbow and some other boys to a camp at a Baptist college in West Texas. Rainbow fell in love with the college and decided to attend there in the fall as a freshman. He earned a bachelor's degree with a major in Bible and minors in English and Psychology. He also met and married his wife while at that college.

Rainbow and his wife moved to Fort Worth to attend Southwestern Baptist Theological Seminary. She taught school and he worked odd jobs while he completed his Masters of Divinity degree. He also commuted 150 miles each way to pastor a church. After graduating and spending two and a half years at that church, he and his family moved to Central Texas where he pastored a church for almost six years. He then was called to help start a church in southern Central Texas where he pastored for 18 years. They raised their children there and all three children ended up getting degrees from the local Baptist university. One of his sons became a pastor and missionary for a while and his daughter is the wife of a pastor. This is an example of another legacy and deep roots of a Southern Baptist pastor. After about 10 years at that southern Central Texas church, Rainbow felt a need to learn more, so he went back to seminary to earn his

Doctor of Ministry degree. After 18 years at that church, Rainbow became a pastor in North Texas where he stayed for 16 years. He ultimately retired from that church.

Rainbow led the construction of a church building in the Central Texas church. He then went on to lead the new church in southern Central Texas where they built several units, as well as a worship center. Rainbow ended up at the North Texas church by meeting someone while on a board at a local Baptist college. Rainbow admitted that although he experienced growth in that church, it ultimately started to decline because the church was changing due to economic and ethnicity changes. Families were moving out farther in the suburbs.

Rainbow felt God tell him to retire in 2012. He had good health. The church did not force him to retire, but he felt it was time. They left that church and relocated to a town in western North Texas that was close to his wife's parents and close to the big airport so they could visit other family members and fly to do mission work when necessary. They also prepared well financially by investing in the retirement program at GuideStone, as well as investing with some other financial companies. In addition, they paid off their house. Rainbow candidly admitted that he did not do any emotional preparedness and was "arrogant enough to think I didn't need anything. I could retire on my own." Rainbow and his wife did not immediately sell their house. They spent time looking around in different areas. They finally settled on a subdivision in that western North Texas town.

Rainbow admits he was a little scared of what he was going to do with his time. He admits he is a busybody and with a very regimented pre-retirement schedule, he was not sure what he would do. However, he says he does yard work, works in his workshop,

and checks on his wife's 94-year-old father, which keeps him busy. Rainbow has helped preach at the local First Baptist church when needed, as well as served in several short-term interim pastorates in Europe over several years. He also mentioned his success in transitioning to retirement had to do with how well his wife served and continues to serve beside him. She actually was a secretary at his last church. Having this continuity helped the psychological transition.

When asked about his personal identity and any tie to his role as pastor, Rainbow pointed his identity more toward him being a believer in Jesus Christ and his upbringing being raised on a farm in West Texas, not toward his role as pastor. He said:

> As a pastor, I basically did what my daddy did as a layman. He was just always there for whomever, and he always had time for the guy that didn't really deserve his time. However, he would give it to him anyway and I guess that really, my upbringing shaped my ministry probably more than even my education.

Rainbow also mentioned that most of his peers have seemed to adjust to retirement well, but he credits that to the fact that they found places to serve. Hence, this supports the continuity theory.

Rainbow also mentioned how he did not know the amount of stress he was under as a pastor. He has now lost weight and is in better shape than he has been in a long time. Of course, he wanted to find ways to serve after he retired, but he did not want it to rule his life. He has since found ways to preach, help other pastors, as well as take his own grandchildren on overseas mission trips. He admitted, "I'm finding real purpose in doing those things." This is his new role and supports the underlying role theory in this study.

As far as advice on the retirement transition, Rainbow agrees to plan early financially. He also agrees that setting up some formal resources to know about ways to serve, including interims, may be helpful. Currently, it is mostly by word of mouth. Finally, Rainbow left with this comment about retirement, "If I'd known it was going to be this good, I might have done it sooner."

Wayne. Wayne grew up in South Texas in a non-Christian home. He recalled going fishing with his dad on Sundays since his dad worked on Saturdays. The summer before his first year in high school, he attended a Vacation Bible School and went forward at the decision service. The pastor visited his home the following week and then Wayne went forward the following Sunday to accept Jesus as his Savior. During the rest of the summer, a couple of local pastors mentored and discipled Wayne and another older "preacher boy," as they were affectionately called. At the end of the summer, Wayne accepted the call to full-time Christian service, which in those days was mainly a preacher or missionary.

During high school, one of the pastors continued to mentor and advise him on what classes to take once he was in college. Wayne started his bachelor's degree in a local state school in South Texas. Wayne's father was from a West Texas town that had a Baptist college. In addition, Wayne met a recruiter in South Texas that helped him with financial aid and other things in order for Wayne to attend that Baptist college in West Texas. While attending, Wayne served in youth minister roles and in college Baptist Student Union ministries on college campuses. He finished his Masters of Divinity degree at Southwestern Baptist Theological Seminary in Fort Worth and missed the local church so he went to do youth ministry in a church in North Texas. Wayne served other

North Texas churches after that in youth and college ministry roles, as well as some associate pastor roles. Prior to becoming a senior pastor in 1990, he spent 10 years as an Associate Pastor at another church. The final church he served as Senior Pastor, also located in North Texas, was the one from which he retired in 2017.

Wayne went through similar experiences as other pastors at that time. He led growth, the building of new spaces, had some staff issues, and had members who wanted different types of worship music, contemporary or traditional. A "silent split" came about because of those differences. However, one defining unfortunate experience was when a staff member was found guilty of a crime. Although Wayne had plans to retire before that happened, he felt as if he needed to stay in order to support the congregation and provide some stability in 2015.

When Wayne finally retired in 2017, the church invited him and his wife to keep attending the church. They enjoyed socials, prayer meetings, and other activities. Wayne tearfully informed the researcher of another defining moment in the time leading up to his retirement. His 42-year-old son died suddenly as the result of a pulmonary embolism six days before Wayne's retirement Sunday. They buried him two days later. The transition adjustment period to retirement for Wayne was more complex because of these circumstances.

Wayne did tell the researcher about a former chaplain at a local hospital named Bud that gave him some useful advice in the years leading up his retirement. He told Wayne:

> You need to be certain that God is leading you into retirement, as you were that God led you to this church 27 years ago. You do not retire on Sunday and then Monday wake up and say okay well what am I going to do now? You need to redefine yourself at the end of retirement so that you know you're moving, so that you move into retirement and when you get there, you already have those things in place and kind of set up and that kind of thing.

Wayne admitted he has tried to do that. He and his wife saved for retirement through the GuideStone retirement program. However, they never formally had any training for retirement. Wayne informally stayed in touch with the associational Director of Missions and completed the Interim Pastor training with the Baptist General Convention of Texas. He has since done some short-term interims and supply preaching.

As mentioned earlier, Wayne's psychological well-being adjustment in retiring has been different in some ways because of the death of his son. He has strategically spent more time with family and grandkids. In addition, his stress level has come down and has even reduced his blood pressure medication. Wayne saw retirement as the "next adventure." He said, "The redefining for me was to be open, probably as open to God as I've ever been. I do the things He gives me week to week." This has included traveling with his wife, doing funerals, preaching, and spending time with family.

Another aspect of adjusting was downsizing to a smaller house. Wayne admitted that it has been hard to part with his library of books and sermons. The researcher noticed those things seemed to be part of his identity. In addition, since Wayne is still a part of the church from which he retired, it has been hard to watch the new, young pastor be the one "in the know" in what he's called his personal "detachment stage" from being

the pastor in charge. He said that his wife lets him mope for about 30 seconds. Then she tells him, "Good, I hope you've enjoyed that because you're where you need to be. He is where he needs to be." Wayne admits that he stills misses contributing sometimes. His wife will retire this summer and he expects her to volunteer as well.

Wayne said he would tell others retiring "Do your homework. Go back to what gives you joy. Here is an opportunity to find what floats your boat. It's an adventure." Wayne also mentioned an interesting concept called "The Theology of the Splurge." It says that ones that save and live on so little throughout life should spend some of it when they retire and enjoy those savings to a degree.

Chris. Chris spent his childhood mostly in Tennessee. He grew up in a Christian home in a Baptist church and became a Christian at the age of nine when he noticed other friends being baptized. He moved to Texas after high school to go to a state college in East Texas. He started his career as an athletic coach. During his first year as a coach, he felt the call to ministry, which was a different direction than anyone in his family as no one was a called minister. At this time in the early 1980s, Church Recreation was a new ministry in churches as churches were building family life centers and gyms. Chris went to Southwestern Baptist Theological Seminary in Fort Worth and earned a Masters in Religious Education degree. This was the only formal ministry training he had since he did his undergraduate work at a state school. While there, he served as a Recreation Assistant at a church in North Texas. After graduating, Chris went to a church in West Texas as the Recreation Minister. About halfway through his 10-year tenure, the church had a large college ministry and needed a college minister. He served in that role and led a ministry of 500 college students. After that, Chris moved to Central Texas for a year

and served at a church as a college minister. He then went to serve at his first pastorate in a First Baptist Church in Southeast Texas where he had a unique church that he proclaimed was very loving but had a senior staff person that really wanted to be the pastor and made for difficult work conditions. In order to avoid splitting the church, Chris and his family were open to other opportunities and moved to North Texas to serve at a First Baptist Church in the area. That church had gone through several pastors and had accrued a significant amount of debt. It had declined in numbers due to the economic and ethnicity changes in the community. People were moving out to the farther suburbs. While Chris was there, the attendance did grow to the mid-500s but plateaued during his last ten years. After serving 22 years, Chris retired to follow his son to plant a church in Alabama. His daughter and son-in-law still attend his former church in North Texas. His son-in-law serves as a deacon. His son went to Truitt Baptist seminary in Central Texas before he ultimately started his church in Alabama. Again, this is another example of the legacy and identity of a Southern Baptist pastor.

When the time came to think about retirement, Chris felt as if he could financially retire because of saving over the years, mainly through GuideStone. In addition, Chris said, "I was just thinking back over the last few years of the church. I just began to feel like I wasn't the one to take them to the next level, and knowing at some point they needed some new blood and new 'coach' to come."

Retirement was a time that Chris was excited about in order to have personal time with the Lord without thinking how he could use that inspiration for a sermon or illustration. He admitted:

> For all those years, I was paid to be a Christian. I mean, and now I get to do it because I want to, and I am not a professional Christian anymore. I just get to be a Christian guy now and it's so fun to get to be a church member now instead of leading the thing. So that has been cool. I enjoy not having to be "on-call" all the time.

After having a very Baptist pastor regimented schedule with office hours, Wednesday and Sunday services, hospital visits, funerals, etc., he enjoys the freedom he has now. Chris and his wife do help their son as he pastors a new church, but Chris explains:

> Since we have been here, we've built a house and my mom lives in a little guest house that we built next on our property. And so, we take care of her, but it's lots of fishing and lots of porch sitting and lots of reading, and working on our property, lots of fishing and bike riding and, that's our little world, and just as people need us, we're ready to go.

Chris explained that he went on somewhat of a sabbatical before he retired and biked from San Diego to Florida. He acknowledged that this time was significant in the confirmation and planning for his retirement in that he was in good shape and had a clear head as he sought God's direction in his next steps. He retired from a very loving church. He admits his pastor's role was somewhat of his identity. Chris said, "When you get to do somebody's baby dedication, and you baptize them and you do their wedding, that's a cool thing." He continued:

> So, there was a lot of identity in being Pastor Chris. People loved me so much. So, there was a lot of satisfaction in being in the community; being known in the community, and being recognized, and appreciated and loved; and not just within your church but other churches and even the communities.

Chris pointed out that he thinks character is a big part of one's identity. "What you were when you were 30 years, what you were when you were 50 years, is what you are when you're 70, that kind of thing." He continued:

> If you have a frustrated pastor, you're going to have a frustrated retired pastor. In addition, if you have a satisfying ministry, I think you are going to have a satisfying retirement. If you go out and if you were a bitter guy, a bitter pastor, you are probably going to be bitter in retirement. Just because you do not go to the office does not change that too much. So, I think it's about that just goes back to who you are as a person.

This perspective supports the continuity theory in that people want things to be the same even after retirement. Chris's advice to the next generation is:

> I just think to do ministry well during that season and when it's time to, move on to the next season, just accept it and as almost like a new calling. God's calling me to do this, to let somebody else take that role, that more public role and again, just take your bow, let the people love on you, and just wave and say what's next.

Matthew. Matthew grew up in a pastor's home and knew about scripture from an early age. He was saved and baptized at the age of six. In his teens, he rededicated his

life when he was more mature to understand things. Matthew was an undeclared major at Baylor. During his sophomore year, he sang and led some music at a country church where his good friend was preaching. He spent time asking that friend, whose father was also a pastor, how he knew he was called to be a pastor and not just following the "family business" so to speak. Matthew also received a book in the mail from his father called *God's Will and Your Life* by T.B. Maston. As he read it, it clarified the direction he felt God calling. Finally, at a revival in Matthew's home church in North Texas, he heard God speak the words "Who will tell them, if not you?" Therefore, he went forward and accepted a call to vocational ministry. He started preaching two weeks later.

Matthew majored in Religion at Baylor and took 40 hours in Bible. He graduated and went on to Southwestern Baptist Theological Seminary in Fort Worth and earned his Masters of Divinity degree while pastoring a church. After graduation, he and his wife married and continued pastoring that church. Next, Matthew earned his Doctorate of Ministry degree while leading a rapidly growing church and raising his kids. For the first 20 years of his ministry, he pastored several churches in North Texas and South Texas. In 1993, he went to the church in North Texas from which he ultimately retired. Matthew's story was unique in that after several years of retirement, he went back to pastor full-time.

The church from which Matthew retired was a church in the southern part of North Texas that had been in three different locations prior to his arrival. They knew that the demographic was continuing to change and members were continuing to move to the farther suburbs. After nine years, Matthew led the congregation in yet another relocation farther out and actually changed the working name of the church to something that was

not so location labeled. He admitted this was the hardest part of his professional career. Many of the long-time members disagreed with this decision and went on to other churches.

Matthew's journey into retirement came a little out of the blue. He told the story about a GuideStone representative, Ben, that regularly would come to his staff meetings to meet with everyone about their retirement plans. When he met with Matthew, Ben candidly asked him, "Why are you still working?" Matthew replied, "I don't know what you're asking me, Ben. Now, I might have a member or two ask the same question, but this is what I do for a living." Then Ben proceeded to show him that he was about to be 62 years old and with his savings in GuideStone, Social Security, and his wife's retirement funds, he could retire and live about the same lifestyle. This reality got him thinking about emotionally if he was ready. He prayed about it over the next several months. Matthew started to realize that he could have stayed there as long as he wanted to, but he began to think about what if a younger pastor with a more contemporary outlook and vision takes this church and makes it what Matthew thought he moved there for it to be. The average age of the people in the area of the church's new location was in the 30s and he was 61. Matthew and his wife prayed about it and told the deacons that he would retire in six months and they needed to start their search processes. Matthew retired six months later and then continued to be a member there, although he stayed out of the way of the new pastor.

Obviously, Matthew financially prepared for retirement. However, he shared that while he was ready for retirement, his wife noticed he became "listless" at times. He stayed active in the local association, read some books, and then engaged in his first

interim pastorate quickly after that. Matthew went on to serve in eight interim roles before he felt a calling to go to serve full-time as a pastor for the last church in which he was an interim. Matthew also stayed busy by participating in a senior softball league in North Texas for half the year throughout his retirement. He also still travels around singing and playing guitar at country shows in the area. He also continues to read a lot. Matthew stayed very active. He has faced some health issues in the last couple of years but has remained as active as possible. Matthew also shared the story that he and his wife have known each other since they were age seven and age nine. All these activities and relationships helped support the continuity theory as a part of psychological well-being in this study.

As far as Matthew's identity being tied to his role as pastor, he did not feel it was. However, he did say:

> I did feel like I need to stick this out and ride this horse all the way through because that's what God's called me to do and I'm not going to run and quit on something the Lord told me to do. Now, I did have a sense of identity about it in that sense, but that was a matter of a calling. It wasn't like I can't imagine being a whole person if I'm not a pastor.

He explained it was more loyalty to his job. Furthermore, he admits that now he is more philosophical about it than in his first year. He now sees the retirement adjustment as a big change. He gave the following illustration:

> I go in once a week and refill the prescriptions in my medicine pillbox that I take. You know, it has Monday, Tuesday, Wednesday, Thursday, Friday, Saturday,

> Sunday on it. I remember one day, opening those little lids and putting the pills in and shutting them and saying, "Well, I went another week".

His wife said, "What do you mean?" He said, "Well, pretty much yesterday, I did this last week." She said, "Is that bothering you?" He replied, "Well, no. I'm glad to have the freedom, but I realized I was getting older, fast." That was a kind of an adjustment, both mentally and emotionally, the first few months after he retired. He further shared that part of the adjustment is the fact that he was getting older. He admits that this reality ironically became less over the years as he adjusted to retirement and stayed active. As mentioned earlier, before retiring, Matthew contacted the Director of Missions in the area and offered to serve as an Interim Pastor in the association when needed. He wanted to continue preaching as well as play in country music shows, and he has done both.

Matthew's philosophical perspective on serving as an interim was just that the interim should only serve there for that short season. Therefore, one can imagine the angst he felt when the last church he served as Interim Pastor kept asking him to serve full-time. He kept saying no, but God spoke to him one night just as He had done in college. He heard, "You have a good ethic there. But if I tell you not to follow that, do what I tell you." In other words, what He said was, "It's a good principle, but what if I don't want to follow that principle?" Matthew then became a full-time pastor at his current church. That was two years ago.

As Matthew reflected on his retirement adjustment experience, he reiterated the interaction with Ben from GuideStone and the fact that God used that experience to move him spiritually to consider what God had next for him, as well as the church. He also

recalled several conversations with his youth minister several years before Ben came. He confirmed even then that his role was to transition the church to a younger leader in time.

Matthew's advice for a better retirement adjustment is to make sure pastors are preparing financially. He also recommends staying active in the local Baptist association, including the pastor's conference to keep community. Matthew goes often and enjoys fellowship with others. He also has continued to eat breakfast with his softball team on Mondays. Lastly, Matthew highlighted that his very best friend is his wife and they enjoy doing everything together, including his country music shows. This is very important as it keeps that critical continuity before and after retirement in order to sustain psychological well-being.

Preston. Preston grew up in the church in Alabama, accepted Jesus at the age of seven, and was baptized. He admitted he knew he needed Christ but was not as in touch with his sinful nature as when he was older. He rededicated his life as a teen. Toward the end of high school, he started to decide what he wanted to do when he graduated. Preston was very involved in music and sang in several choirs so he thought his calling might be in music ministry. However, right after he graduated high school, he felt a calling to be a pastor.

That following fall he attended a college in Alabama and majored in religion with a minor in music but realized after taking some music courses that his knowledge of music was not where it needed to be, so he minored in psychology. He served in several churches as a Youth Minister and as a Pastor while he waited for his wife to graduate from the same college. Preston and his wife then moved to Fort Worth so he could earn

his Masters of Divinity degree. He then went on to earn his Doctorate of Ministry degree right after his Master's degree.

As far as church roles, Preston spent a total of 50 years in the ministry. While in North Texas, he started with a two-year youth minister role. Then he moved into a pastorate in the area. He was there five and a half years, built a new building, and even renamed the church so it was more recognizable. Then Preston returned to pastor a church in Alabama that wanted him because of his experience with building a new church facility. Preston admitted it was a tough place to pastor. He never even preached in the building he came to build. The church ended up splitting and the deacons told him that it was no longer safe for him and his family to stay in town. They felt responsible for them being there and decided to pay and send them wherever they wanted to go. Therefore, they packed up and moved back to Texas. Preston sold furniture for a while then went to pastor a church on the southern side of North Texas. The congregation there was older. He recalled doing many funerals there. Preston served there for nine years. Then he went to another church in North Texas and retired from there 23 years later. This church had many young families but was in much debt and was facing possible foreclosure. Preston was very emotional recalling the specific details of paying bills and still trying to provide resources to reach others for Christ. Ultimately, they turned the corner and never had money problems for the rest of his tenure. Everything was paid off when he left and they had purchased and paid off some land for future growth. The researcher observed there was a sense that this was part of his legacy and his identity.

The year before Preston retired, he helped launch the pastor search committee. However, he was not part of that process and ultimately was asked to step away from the

church completely when the new pastor came. This disheartened him in the way it all played out. Preston knew it was time to retire because of his age. His wife was diagnosed with Alzheimer's as well. She had been the Minister of Education. He also noticed changes that needed to happen in order to grow. Young people wanted contemporary services and the community was changing with church startups popping up. His church was seen as "old fashioned" in the way they did their services. Preston knew the time had come to give over the reins.

As did most of his peer pastors, Preston invested in GuideStone. He also had some other financial investments, as well as Social Security. Financially he was prepared. When asked how he adjusted emotionally, he told me the first day he turned off the alarm and rolled over and said, "I don't have to get up." After Preston's wife passed away two and a half years ago, he remarried. He has spent much time with his new wife playing golf and serving and visiting friends in places like Alzheimer's facilities. He also has served as the chaplain for the local fire and police departments. Therefore, he does death calls often. He and his wife enjoy playing games with friends.

Preston admits he has seen pastors get very sick right after retiring and die. Some do not know what to do with their time and are not socially active. He further explained that some pastors miss their self-importance. They are no longer the people that everyone gives their attention to and therefore they get depressed. These situations seem to support the role theory in that pastors no longer have the role they have valued their whole careers and do not specifically know what their next role will be.

He advises others retiring to first prepare financially. Then in order to have positive psychological well-being, he advises them to be active physically and socially. Preston goes bowling, plays golf, and meets a group to play games frequently. He also advises volunteering like teaching a class or helping with visitation at a local church. He also recommends mentoring younger pastors on the practical aspects of pastoring like dealing with difficult people. Preston agrees that all of these activities help support the psychological well-being of retired pastors.

These 10 cases revealed many similarities and differences in the retirement transition and adjustment experience. Furthermore, a similar retirement transition and adjustment process emerged. The details comparing these similarities and differences within the context of a process model will be presented in a cross-case analysis in the next section.

The researcher collected qualitative data from 10 semi-structured interviews in order to answer the research question. The interviews were immediately transcribed via a web service called Rev.com. As part of respondent validation, the transcripts were then sent to the participants for review and any necessary edits. The transcripts were loaded into MAXQDA Plus 2020 for analysis. The researcher read every line and marked codes any time words or expressions from interview observations were observed in relation to the phenomenon. No further themes emerged after about four interviews, but the other six interviews took place for deeper data analysis.

Cross-Case Findings

Based on the descriptive data from the above 10 cases, the researcher compared case to case and conducted a cross-case analysis. Six categorical themes were noted from the 24 coded themes identified in the process. These categories included Background and Journey to Pastoral Calling, Southern Baptist Heritage and Cultural Impacts, Preparation for Retirement, Retirement Transition Experience, Retirement Adjustment Experience, and Identity and Purpose in the Pastor Role. The first two categories provided background and context to the actual retirement transition and adjustment experience. The other four categories directly related to the research question. See Table 3.

Table 3

Thematic Categories, Coded Themes, and Frequency of Coded Extracts

Category	Coded Themes		Frequency of Coded Extracts
Background and Journey to Pastoral Calling	Family influence		492
	Educational preparation		59
	Calling experience		48
		Subtotal	599
Southern Baptist Heritage and Cultural Impacts	Baptist institutions		212
	Baptist associations		21
	Seminary education		104
		Subtotal	337
Retirement Planning	Financial preparedness		33
	GuideStone financial planning		32

	Plans for utilizing time		94
		Subtotal	159
Retirement Transition Experience	Church conflict and change		36
	Time to retire		32
	Family health issues		3
	New ministry		1
	Tired		3
	Old age		43
		Subtotal	118
Post Retirement Adjustment Experience	Interim pastor		69
	Volunteer opportunities		12
	Community connection/activity		64
	Health impact/stress		39
		Subtotal	184
Identity and Purpose in Role as Pastor	Identity and Purpose		80
	Emotional adjustment		71
	Miss the authority		6
	Loneliness		4
	Miss the influence		10
		Subtotal	171
		Total	1,568

To analyze the categories, themes, and coded segments, the researcher considered both the frequency of coded segments and the similarities and differences of the themes between the cases. Therefore, the meaning of the data is formed not only based on how often a particular theme or code appeared in the data, but also in comparing the data across cases.

Process Model

In order to respond to the research question of the psychological well-being experience of a Southern Baptist pastor during retirement transition and adjustment and based on the cross-case analysis, a process model was further developed describing the whole retirement transition and adjustment process. This model captured all the similarities as well as major differences in participants' experiences.

Background. First and foremost, the background of each pastor sets the foundation for the retirement process. These observations are important to note before outlining each phase in the process model. There was the presence of deep family, Christian, and Baptist cultural influences in all the participants' upbringings. For instance, eight out of the 10 pastors were raised in a Christian home. Furthermore, three of those eight were sons of pastors. All eight of them became Christians as children. This laid the foundation for spiritual calling for these men at an early age. Therefore, family influence appeared to be a strong force. Also, most spiritual calling experiences for these pastors happened during experiences at Baptist churches, Baptist camps, or Baptist colleges.

Another strong finding related to the participants' background was the fact that all these men furthered their pastoral education in Baptist institutions. Nine out of 10 earned their Bachelor's degree from Baptist universities. All of them earned Master's degrees from Baptist seminaries and specifically nine of those from Southwestern Baptist Theological Seminary in Fort Worth, TX. Lastly, six pastors earned their Doctor of Ministry degrees from Baptist seminaries. This demonstrates the deep culture of the denomination.

Retirement planning. The Retirement Planning stage is the first phase of the retirement transition and adjustment process. There are two general types of planning. The first centers around financing planning.

All the participants agreed that financial planning was fundamental to psychological well-being. This relationship was a somewhat different finding than the researcher expected to uncover. To the researcher, financial and emotional readiness seemed to be different. However, after interviewing these 10 pastors, a correlation was found that impacts psychological well-being. In other words, there is a financial component that aligns with the continuity theory in that comfort comes from keeping a similar lifestyle. Matthew's story aligns with this in that one of the reasons he decided to retire was because his financial advisor made him aware that he could financially keep the same lifestyle. That piece of his psychological well-being was fulfilled.

Paul had another interesting perspective because his father who was a pastor retired with nothing. Churches in the past did not contribute to retirement savings. They would let the pastor use the church's parsonage for housing, but that was gone once he retired and his wife was left with nothing. This inspired Paul to save and pay off a house early.

Also, all of the participants contributed to annuities in Guidestone Financial, as well as other supplemental retirement funds. Another key action that was noted was the fact that all of them had paid off houses at the time of retirement. All of these sources combined provided for a comfortable transition from a financial perspective.

The other part of Retirement Planning centers around emotional preparation and what to do with one's time. Some participants shared that there was no formal emotional preparation on how they would adjust. Some admitted to reading retirement preparation books. Others began to set up mentor relationships with younger pastors to prepare. Some started to engage in other ministries such as disaster relief teams or chaplain services at funeral homes and police and fire departments. Others did formal training through the Baptist General Convention of Texas to serve as intentional interim pastors when needed after retiring. Pilgrim and his wife even bought land and started planning for their future ministry which they would establish after retiring from the church. However, the researcher noticed mostly that compared to financial planning, the pastors had very limited preparation for the emotional adjustment related to how they would spend their time post-retirement. Leroy admitted,

> I thought physically. I thought financially. House, car, where were we going to live, all that stuff. Life is more than the clothes you wear. Life is not the house you live in or the car you drive. I did not do as much on that preparation as I should have. It would have been more helpful for me too.

Retirement. The next stage in the process model centers around the actual retirement phase. The transition experience for each case was different. Generally, the researcher found three themes in the reasons the pastors decided to retire. The first and most prominent reason they shared was that they felt it was "time to retire." All 10 participants shared this sentiment.

To understand the "time to retire" sentiment further, other than age reasons, the researcher uncovered the presence of church conflict and change in the culture of many

of the churches these pastors served. For instance, more than a few pastors told stories about how some members wanted more traditional music as opposed to contemporary music. Others shared stories about failed efforts to simplify governing committees. One pastor even shared about his recommendation to cease the Sunday night church service that was ultimately denied. Also, some of the communities were changing in economic state and racial makeup. When debt was present, this created challenges when membership thus declined. Another interesting aspect that may command further research is the observation by the researcher of different racial circumstances that transpired in East Texas and Mississippi, specifically. George said:

> I think Southern Baptist churches have been segregated on purpose and there has been racism in our churches for years and still remains to this day. Racism has not gone away, in my opinion. Therefore, to me, Southern Baptists have yet to identify how is the white dominant culture of the South, influenced their theology and changed their perspective on the gospel.

While George welcomed all races in the churches he served, he admitted it was sometimes tough serving congregations in communities where that racial discord was present.

In addition, a couple of pastors led their churches in the relocation of their facilities into younger communities. The researcher observed similarities in several pastors' thoughts about the churches in which they served needing younger pastors. To support this, all but two pastors were of retirement age when they retired. As far as the emotional experience during this phase, three pastors even used the word "tired" when

describing how they felt at that point. Other pastors described the stress of leading the church and the toll it was taking on their health and wellness.

The second most common reason to retire was because of family health issues. Two of the pastors had wives with terminal diagnoses. One had a child that unexpectedly died the week of his retirement. Another had a child and grandchild with some brain issues. All of these family reasons added to the decisions for these men to retire to spend more time with their families.

Lastly, there was one case where the pastor and his wife felt a calling to start a new ministry to ministers. They admitted this was not the only reason for retiring but it played an important role in the transition.

The researcher felt knowing and understanding these circumstances and motivations was critical to understand later findings in the actual retirement adjustment phase of these pastors.

Post retirement adjustment. At first, most pastors were relieved to retire and be done with the stress of leading a church. A couple of pastors used the phrase "I need this!" Some described how their stress levels decreased and that their health has improved. Wayne was even able to decrease his blood pressure medication.

However, the initial theme observed between the cases was that most participants had an amount of time or space after retiring where they did not know what to do and admitted an emotional adjustment experience. Leroy went through relief at first, then went through a lonely time when he had not found his place in retirement. Another example was Paul. At first, he would think:

> What am I going to do today? I had no idea. I had planned, that is the thing, and I had planned for it, for retirement. I had stuff to do but nothing interested me because I loved the ministry. So, I was two months miserable.

On the other hand, there were a couple of cases where the pastors did not have a hard time adjusting at first. This was not expected by the researcher.

Every pastor described the physical and social activities they sought out after retirement. Most of them wanted to travel with their wives. Some wanted to play golf, fish, and hunt. Many acknowledged that their wife is their best friend and have enjoyed spending time together since much of a pastor's life has been spent away from home. Another key adjustment theme after retirement was the importance of community and participation in community activities. One might recall that the literature supported this finding. Lindeman (1983), a retired pastor, advised retired pastors "to focus on a sense of togetherness for personal benefit, for the enrichment of his or her age-peers, and for the development of continuing communication with the younger members of the Christian family" to overcome "the sense of loss, isolation, and rejection" (p. 9). For example, Matthew played softball in a senior league. Several of the participants happened to be a part of what they called a "covenant group" that meets weekly. Others were part of breakfast and dinner fellowship groups. Some even still participated in fellowships at the church.

Another aspect of post-retirement adjustment centers around identity adjustment and identifying new roles. Wang et al. (2008) said that retirees who had better health and better psychological well-being were more likely to engage in career bridge employment. It is no surprise then that seven out of 10 participants served in interim pastor roles after

retirement. After several years of retirement, one of the pastors even ended up going back to serve full-time as a pastor at a church where he served as interim. Another went back to serve on a part-time basis as a Pastoral Care/Senior Adult Pastor. This supports the role theory in that each of these pastors expressed comfort in preaching and serving these congregations in these new roles. Several others taught Bible studies and Sunday School classes. Barney mentors a young guy weekly and has spoken in chapel at the local seminary on practical matters of ministry. As stated in Chapter Two, this effort aligns with literature that states mentoring new pastors can yield positive benefits by providing purpose to the retired pastor and knowledge transfer to younger pastors (Knapp & Pruitt, 2017). In addition, some of these pastors, such as Paul, volunteered to do funerals at the local funeral homes. He also volunteered to be a chaplain at some local agencies. Also, two of the pastors, Pilgrim and Leroy, have created brand new ministries, Shepherds' Rest and Walkers respectively.

All the pastors agreed that while these activities were not necessarily planned prior to retirement, they have proved to be critical to their psychological well-being after retirement. In support of this, the literature suggests the benefits of psychological well-being include the lessening of mental illnesses such as depression and dementia, a rekindled sense of purpose in the way of bridge employment mentoring younger pastors, and longer life expectancy after retirement (Weiss et al., 2016). All the participants provided related suggestions as implications from the study that will be discussed later.

However, one of the most poignant findings on emotional and identity adjustment in this context was shared by several participants. Paul explained while he is no longer a Senior Pastor at a church, he is a minister just like everyone else and further mentioned

that there are times when pastors do lose their sense of identity if they tied themselves to the church and pastor role and not to ministry. He said, "If pastors have a concept of ministry, it's for the Lord in general, whatever you're doing, you're doing for Him, not for the church." Furthermore, Pilgrim said, "If a pastor's ministry has been based on loving the people, more as a CEO, then he is going to have a harder time in retirement." This is one of the reasons why identity and purpose in the pastor role are so closely tied to the psychological well-being experience during the retirement and transition phase.

To reiterate, a study by van den Bogaard and colleagues (2014) found that people do start giving more to family and friends and investing in society more by volunteering after retirement. This suggests that by replacing identity work roles with volunteering, psychological well-being could possibly be gained after retirement.

The following process model (see Figure 1) explains these findings in a visual format.

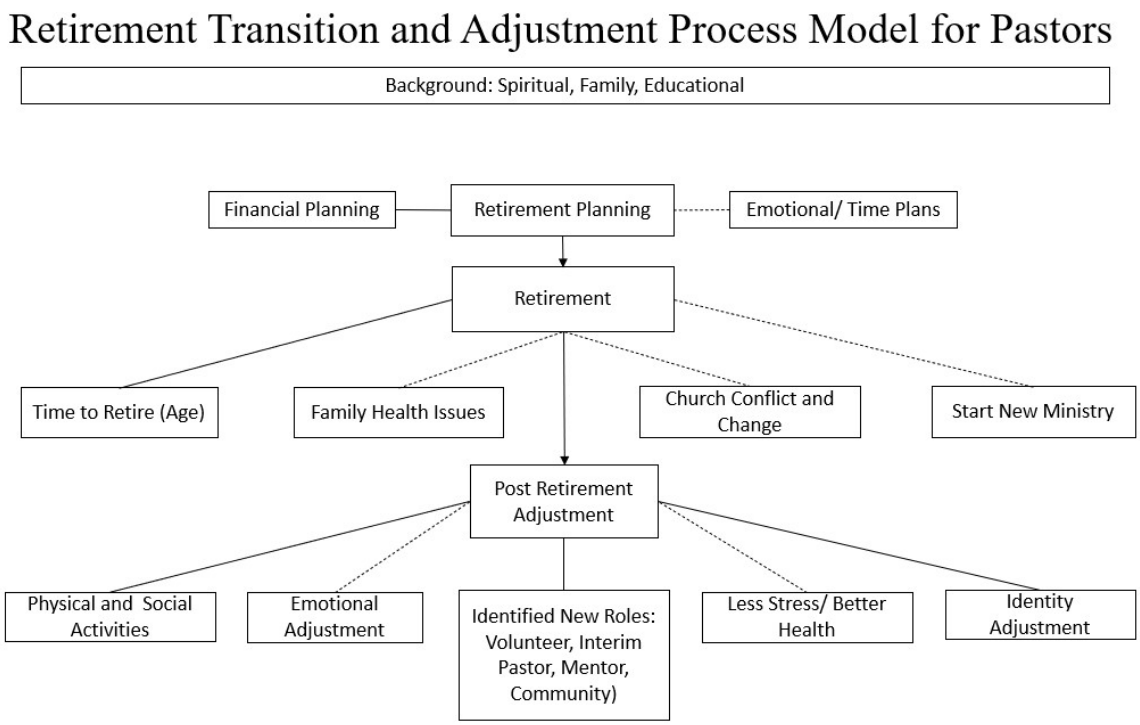

Figure 1. Retirement Transition and Adjustment Process Model for Pastors.

Summary of Findings

The focus of this multi-case study research was to determine what things contributed to the psychological well-being experience of pastors during transition and adjustment to retirement. To address the research question, 18 questions were asked of all 10 participants to understand the full context of their experience. Questions centered around their upbringing, their calling experience, their education, career progression in churches, reasons for retiring, preparation for retirement, experience after retiring, and how identity and purpose may or may not have been related to their role as pastor. Thematic analysis across 10 cases revealed six categories for each stage of the researched experience, including 24 themes, with a total of 1568 coded segments.

The researcher considered both the frequency of coded segments and the similarities and differences of the themes among the cases to analyze how the data answered the research question. Though the researcher expected some negative individual retirement transition and adjustment experiences, most were positive in the long run. Most pastors only had negative feelings for a few months. One of the most interesting findings was the important positive influence of family and Southern Baptist culture and community on the psychological well-being experience. In addition, it was noted by several pastors that pastors who tie themselves tightly to the church and pastor role suffer more in their psychological well-being immediately after retirement. In general, in this multi-case study, all 10 pastors achieved psychological well-being in retirement. Several activities, relationships, and experiences that supported the psychological well-being of retired pastors emerged from the data and caught the researcher's attention. That will be discussed in the next chapter in relation to the theoretical foundations of the study.

Chapter Summary

Chapter Four presented the findings that resulted from data collection and analysis from 10 interviews with recently retired Southern Baptist pastors. The research purpose and research question were stated again. Next, details about each participant's experience were provided in the form of portraits, along with demographic information. The findings of the study responding to the research question were reported more descriptively and case by case first, and then reported along with a coding scheme and a process model as a result of the cross-case analysis. In Chapter Five, the meaning of major themes will be discussed in relation to the theoretical foundation. A conceptual

model that captures the major findings will be presented. Implications and recommendations for HRD practice and future research, as well as the limitations of the study, will be provided.

Chapter Five

Discussion, Implications, Limitations, and Future Research

This chapter includes discussion associated with the findings from the phenomenological multi-case study research. A summary of the research will be provided including the data collection, analysis, and results. Discussion along with a conceptual model will be offered. Implications for practice and research, limitations of the study, and future research possibilities will also be addressed.

Summary of the Phenomenological Multi-Case Study

The purpose of this phenomenological multi-case study was to examine the psychological well-being experience of Southern Baptist pastors during retirement transition and adjustment. The researcher interviewed those participants who met the established criteria. Interviews were facilitated over six weeks and the collected data were compared and analyzed. Themes emerged during the cross-case analysis. Saturation of common themes was reached after four interviews and an additional six interviews were held to include more rich data.

After a thorough and tedious process of manual open coding using MAXQDA Plus 2020 and further analysis to identify cross-case findings, 24 coded themes emerged that uncovered rich specifics about the psychological well-being experience of these pastors. The themes were divided into six categories reflecting a process model. Themes remained consistent when compared to the initial codes identified in the pilot study. Consequently, the pilot study data was also included in the data for the entire study. The six categories included Background and Journey to Pastoral Calling, Southern Baptist

Heritage and Culture Impacts, Preparation for Retirement, Retirement Transition Experience, Post Retirement Adjustment Experience, and Identity and Purpose in Role as Pastor. The categories, themes, and coded segments were then analyzed as they related to the research question and across the 10 cases in the study. Based on the data that was analyzed and categorized, the following discussion will be related to the theoretical foundation of the study. A conceptual model capturing the essence of the psychological well-being experience was developed based on the real data analysis and the fundamental theories. The implications, limitations, and future research opportunities are also presented.

Discussion of Findings Relative to Literature and Theories

Continuity Theory. Continuity theory argues that humans value keeping some consistency or continuity in their life patterns over time, and thus are motivated to make decisions that allow them to do so (Atchley, 1989). The theory further suggests that as long as retirees can maintain consistent life patterns and avoid major disruptions, they will be successful in the retirement adjustment process as it relates to psychological well-being. The findings from the current study highlight the importance of maintaining consistent life patterns over the retirement process in achieving psychological well-being. In specific, the need for community and the support of family and friends was uncovered in the data many times. For example, Matthew highlighted that his very best friend is his wife and they have enjoyed doing everything together before and after retirement, including his country music shows.

In addition, Atchley (1989) explained in the continuity theory of normal aging that continuity happens both internally via an individual preference and externally when adjusting to the social environment, such as maintaining normal social interactions like going to church and volunteering. For example, Matthew played softball in a senior league post-retirement. Several of the participants happened to be a part of what they called a "covenant group" that meets weekly. Others were part of breakfast and dinner fellowship groups. Some even still participated in fellowships at the church. These findings suggest that most retired pastors were trying to keep and maintain consistent life patterns by being involved in the community, as posited by literature on continuity theory (Lindeman, 1983).

In a vocation where the employee is called, such as a pastor, the multi-case study disclosed that there is a need for these pastors to continue serving in a role in order to continue to redefine their core identity that is helpful to maintain their psychological well-being throughout the transition to retirement (Kim & Feldman, 2000). Linkage to this claim in literature surfaced in the study when most participants admitted having an amount of time or space after retiring where they did not know what to do. Leroy went through relief at first, then went through a lonely time when he had not found his place or routine in retirement. On the other hand, surprisingly, there were a couple of cases where the pastors did not experience a hard time adjusting at all during the transition. These retiring pastors immediately started engaging in activities such as serving in another church to continue their service. It seems like they were not bothered by identity change and did not feel lost. Instead, they made the post-retirement adjustment quickly and therefore kept their psychological well-being.

Role Theory. According to the literature, the success of the retirement transition is based upon the positive or negative adjustment to the outcomes of the role transition and whether it matched the expected goals and values of the retiree (Wang & Shi, 2014). The cross-case findings suggested the importance of planning for these new roles ahead of the post-retirement phase. Then the expected goals and values of those roles are set and can be achieved when the pastor gets to the post-retirement phase. The cross-case analysis findings supported this suggestion from role theory literature in that several pastors identified mentor roles, interim pastor roles, as well as volunteer roles in their communities before retirement. Then once they were at the post-retirement phase, they were more successful in achieving psychological well-being.

In addition, Wang et al. (2008) stated that retirees who had better health and better psychological well-being were more likely to engage in career bridge employment. Findings supported this in that seven out of 10 participants served in interim pastor roles after retirement. One of the pastors even ended up going back to serve full-time as a pastor at a church he did an interim for after several years of being retired. Another went back to serve on a part-time basis as a Pastoral Care/Senior Adult Pastor. This supports the role theory in that each of these pastors expressed comfort in preaching and serving these congregations in these new roles. In other words, those who engaged in career bridge employment or other activities that help them explore new roles will adjust quicker by switching from the role of a full-time pastor to a post-retirement role to allow for psychological well-being. The findings support the role theory on how finding new meaningful roles in retirement can help the retiree continue to define his core identity (Lytle et al., 2015).

To summarize the above discussion, the researcher noticed that in order to achieve the psychological well-being, all pastors experienced a stage of "redefining their role and identity." Pastors either maintain their current activities and try to keep the close connection to their family, friends, and community and to keep their roles and identity, or try to use bridge employment to explore new roles. The researcher also noticed from data analysis that pastors who tie themselves, specifically their core identity, to the church and pastor role but not to God suffered in their psychological well-being immediately after retirement. Pilgrim's comments supported this when he said, "If a pastor's ministry has been based on loving the people, more as a CEO, then he is going to have a harder time in retirement." Therefore, the researcher argues that if the retiring pastors define their role and identity as a servant to God, more than a role of "a church pastor," they are likely to keep their identity consistent during the retirement and suffer less in their psychological well-being. Otherwise, pastors have to take time to "redefine" their role and identity either through maintaining their current roles and activities or exploring new roles and identities. The long-term psychological well-being will be achieved when a pastor is able to re-define his identity and feels comfortable about his new role. The above rationale is illustrated in the conceptual model shown in Figure 2.

Financial and health condition. The financial and health condition have also caught the researcher's attention in this retirement study. Frisbey conducted a study in 1987 on the financial impacts of retirement transition on missionaries and his findings highlighted the top two concerns of retiring missionaries as insufficient finances and poor health. He also stated that there was no evidence that these two elements would affect psychological health. However, the findings in this study found otherwise. All 10

participants agreed there was a direct correlation between the right amount of finances, good health, and psychological well-being. Both Paul and George had pastor fathers who had to pastor to earn a living and did so into their 80s and had nothing to leave their wives when they died. Neither realized psychological well-being because they had to work until the end. This was one of the outcomes that varied from what the researcher expected to find.

Religious and spiritual calling's impact on retirement. According to Dik and Duffy (2009), *calling* or *vocation* is when career choices are highly influenced by religion and spirituality. Religion and spirituality can impact one's worldview and can, therefore, influence actions and choices. This proved true in this study. Most of these men were raised in Christian homes and all 10 of these men surrendered to the calling from God in their early years. Family legacy was another contributing factor seen by the researcher. Many had fathers or grandfathers who were pastors. Later, their siblings and children became pastors, Baptist professors, or ministers.

Another interesting observation was the suggestion by a few that they heard a calling from God to retire when the time was right, just like their early call to be a pastor. To support this, all 10 shared that their first and most prominent reason for retiring was that they felt it was "time to retire." There was a strong correlation that all their work decisions, even retirement, were tied to their spiritual calling as the literature suggested.

Conceptual Model

One important aspect of psychological comfort is psychological well-being and achieving psychological well-being during retirement transition and adjustment takes

differing amounts of time based on many individual, environmental, and organizational factors (Wang, 2007). Based on the multi-case phenomenological study, the following conceptual model was created to capture a progression to achieve psychological well-being in retirement (see Figure 2).

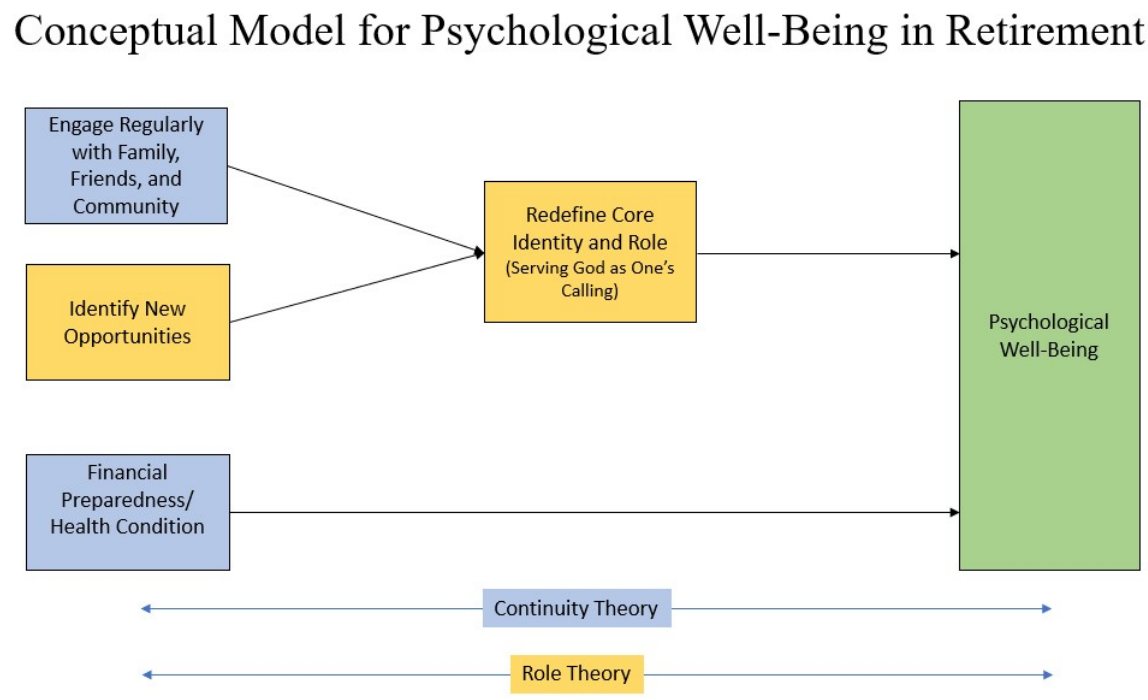

Figure 2. Conceptual Model for Psychological Well-Being in Retirement.

The above conceptual model demonstrates several important relationships among the factors. "Engage Regularly with Family, Friends, and Community" and "Identify New Opportunities" will contribute to a new stage of "Redefine Core Identity and Role." On the one hand, according to continuity theory and role theory, the retirees who actively engage with family, friends, and the community tend to maintain consistent life patterns over the retirement process so that they keep their core identity and role. On the other

hand, identifying new opportunities to engage in the post-retirement stage allows retirees to explore different new roles. Finding new things to do and finding what is really meaningful for the retired pastors will help them shape new identities. In this study, several pastors identified mentor roles, interim pastor roles, as well as volunteer roles in their communities before retirement. Both "engage regularly with family, friends, and community" and "identify new activity opportunities" are very critical for them to redefine their new identities and roles.

Therefore, as discussed previously, these two components are considered predecessors that essentially feed into the component of "redefining one's core identity and role." This may take differing amounts of time, as the literature suggests (Wang, 2007). In this study, this means pastors serving God through one's calling. For pastors, this was shown to be the main key to achieving psychological well-being, defined as "a process of self-realization, consisting of six dimensions: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life and self-acceptance" (Weiss et al., 2016, p. 2). A close tie to role theory is present because many find their comfort and purpose in fulfilling a new role. According to this model, when one's role and identity is ultimately redefined post-retirement, psychological well-being can be achieved. Obviously, pastors who tie themselves, specifically their core identity, to the church and pastor role and not to God suffered longer after retirement (Lytle et al., 2015).

Also, some ancillary components in the model correlate directly to psychological well-being. Financial preparedness is one key, found in this study, to achieving psychological well-being post-retirement. While this seems to be just a physical need,

the researcher found this was a critical component in the emotional adjustment. Health condition is also an important component that correlates directly to psychological well-being. People who do not experience health issues post-retirement seem to have an easier achievement of psychological well-being. As an example, some health issues were remediated as soon as the pastor retired (e.g., cessation of blood pressure medication). This opened up an easier road to psychological well-being since they were not worrying and attending to health issues (Weiss et al., 2016).

Implications for Research and Practice

This study focused on understanding the retirement and adjustment experience of Southern Baptist pastors through the lens of the continuity theory of aging (Atchley, 1989) and role theory (Linton, 1936; Mead, 1913). Achieving psychological well-being during retirement transition and adjustment takes differing amounts of time according to individual, environmental, and organizational factors (Wang, 2007). Therefore, the researcher conducted a multi-case phenomenological study to explore the process of retirement of a specific group of people, retired pastors, and they disclosed the key factors for them to achieve psychological well-being in order to understand the complexity of the phenomenon. The implications for both research and practice will be discussed in the following paragraphs.

Research. Most of the research examining retirement has been focused on the for-profit segment of employees. Although there are instances of non-empirical retirement literature for the religious nonprofit sector, there is still very little empirical literature on the retirement impacts on the religious, nonprofit sector, such as church

pastors. The results from this study fill that research gap and add to the literature by providing qualitative empirical data for a better understanding of this population.

From a continuity theory perspective, researchers have argued that carrying one's identity from pre-retirement to post-retirement determined the success of the transition (Chen & Goodwin, 1991; Goodwin & Chen, 1991). The findings from this study in the context of the Southern Baptist pastor population completely support this view and can provide deeper empirical data.

Also, the conceptual model created shows the relationship between engaging with family, friends, and the community and the activity of identifying new opportunities at retirement that leads to a deeper action to redefine one's core identity and role to achieve psychological well-being. This model can be tested using other populations of workers with callings such as nurses, teachers, firemen, and social workers.

Also, the researcher in this study found that financial preparedness and health condition, in the context of continuity theory, were very much related to achieving psychological well-being. This was interesting since prior studies showed the opposite. Those prior studies by Frisbey stated that there was no evidence that insufficient finances and poor health would affect psychological health. He claimed ministers were successful in transitioning by how well they leaned on government subsidies or family for support (1987). This finding, supported by empirical data, will challenge the current literature and highlight the importance of financial stability in achieving psychological well-being.

Practice. The implications of this study for practice are significant. The researcher identified several recommendations on how pastors and HRD professionals

can better help in the retirement transition and adjustment experience for pastors. The first recommendation is to plan for retirement. Many pastors suggested making the congregational leadership aware of a pastor's intent to retire six months to a year ahead of time for a better transition experience. Another recommendation is to reach out to pastors who retired previously. Hearing their challenges and experiences will help with knowing what to expect. These suggestions directly relate to engaging family and friends for a supportive network. HRD professionals and religious organizations could facilitate activities to help retiring pastors make connections with retired pastors and plan for their retirement at an earlier time.

The next recommendation suggested identifying new opportunities to engage in post-retirement. Since the continuity theory maintains that individuals prefer structure while participating in activities they value even after retirement, identifying volunteering opportunities or hobbies in which to engage is critical. Several pastors suggested that state and local Baptist associations create lists of volunteering options such as interim pastor opportunities. Another idea was to create and engage in programs that mentor new pastors. Many pastors retire near Baptist colleges and seminaries and can provide practical knowledge and wisdom to these students. These ideas support literature's claim that when individuals associate their identity with work, they are likely to engage in some type of bridge employment, part-time work, or consulting to continue to maintain some type of accomplishment (Atchley, 1989).

The last implication included pastors finding and maintaining a community post-retirement. This could be either with family or finding opportunities to engage in fellowship with former pastors or just friends. Also, many pastors in this study advised

plugging into a local church. This aligns with Atchley's continuity theory which suggests that individuals need to maintain similar social networks after they retire to be psychologically well (Kim & Feldman, 2000).

These implications for practice provide practical ideas for pastors, churches, supporting Baptist associations, and HRD professionals to consider. While the results of this study are not intended to be generalizable to all nonprofits, they do provide a deeper understanding of the phenomenon of the retirement transition and adjustment experience in people with callings.

Limitations

This study had several limitations. The first is with the sample demographics. White males are the prevalent gender and ethnicity of Southern Baptist pastors. Therefore, the sample in this study reflected this reality. As a result, the study's findings cannot be generalized to female pastors or pastors from other races. In addition, this sample was a representation of pastors in the Southern Baptist denomination and these findings are not generalizable to other denominations. However, the goal of qualitative research is not to realize generalizability, but rather to understand the experiences and the essence of the lives of the research participants through the rich, thick description (Creswell & Creswell, 2017).

Another limitation is that six out of 10 interviews had to take place over the phone, as opposed to in-person, because of participant constraints. As a result, the researcher expected that full rapport may not be reached with the interviewee because body language could not be assessed. However, in this study, the researcher felt as if the

necessary connection was present, regardless of the venue of communication. For example, some emotional pauses were noted by the researcher during the interviews even when conversing by phone.

A third limitation was the role of the researcher and the fact that she is a child of a retired Southern Baptist pastor. Since the researcher facilitated and designed the study, her interpretation of experiences may have impacted the anticipated outcomes. However, respondent validation was used to ensure the integrity of the findings.

Recommendations for Future Research

The findings and limitations from this qualitative, phenomenological multi-case study uncovered several recommendations for future research. The primary main theme for future research involves the need for understanding retirement psychological well-being experiences in other contexts. For example, as it relates to this studied sample, adding interviews with other related parties, such as spouses, would give an even deeper perspective. In regards to other contexts, studying the same phenomenon within other denominations, genders, and ethnicities would provide even richer comparative empirical data. Also, executing quantitative studies would provide a different perspective in that a broader analysis of samples could be achieved.

Furthermore, studying the same phenomenon in other professions that have calling indicators, such as nurses, teachers, firemen, and social workers, would be beneficial to understand if the same experiences and correlations would surface. Also, executing longitudinal studies to measure the retirement preparation progression from this study would be interesting to see any beneficial effects and if they facilitated the

redefining of core identity and role more quickly to achieve psychological well-being. That analysis could be achieved by utilizing and validating the conceptual model in this study.

Lastly, one theme of the Southern Baptist culture that came up during interviews was the presence of race issues in some churches in certain geographies. Although this reality does not necessarily relate to the phenomenon is this study, it may open doors to deeper research in the impacts of the deeply embedded culture of the Southern Baptist denomination.

Summary of the Chapter and Conclusion

Chapter Five began with a brief overview of the study. Next, a discussion of the findings of the study related to existing literature was presented. Then, a conceptual model and the implications of the findings were presented related to research and practice. Lastly, limitations and recommendations for future research were presented.

The findings of this study demonstrated that the phenomenon of psychological well-being during the retirement transition and adjustment process is achieved when retirement preparation activities have been made and one's core identity and role have been redefined. Furthermore, the findings from the study supported the reconceptualization of retirement that is documented in literature where retirement is no longer conceived as the end of one's career or the end of one's work. It is just a late-career transition to the next phase of potential career development in the retirement phase (Beehr, 1986; Shultz, 2003; Wang & Shultz, 2010). There are common themes that can guide pastors and supporting human resource support groups who assist in the planning

for the retirement paths of pastors. Recently, a friend of Pilgrim told him, "Pilgrim you didn't retire, you retreaded." This statement suggests the essence of the key to psychological well-being in pastors during their retirement transition and adjustment experience.

An update to my father's retirement transition and adjustment experience is provided. As mentioned at the beginning of Chapter One, the first few months of his retirement adjustment were a little rocky. However, just like his peers in this study, he began finding new roles as a Bible study leader and interim pastor, as well as becoming part of a Sunday School class community, and even writing a book. As a result, he has experienced psychological well-being. This study has shown the importance of identifying new roles and continuing relationships and activities to achieve psychological well-being after retirement.

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Appendix A: Institutional Review Board Review Application

Institutional Review Board Application

For IRB Office Use Only

IRB# Click here to enter text.

Approved by: Click here to enter text.

Approved as: ☐ **Exempt CFR 46.104** ☐ **Expedited 46.110** ☐**Full Board**

Date Approved: Click here to enter a date.

I. Contact Information

PI Name and Title: Tresa Gamblin: Ph.D. Candidate

Email Address: tgamblin2@patriots.uttyler.edu

Phone: 972-489-3701

Affiliation: UTT Student

Name of Faculty Sponsor if PI is a student: Dr. Judy Sun

Please list all individuals who will be affiliated with this study including those who will interact or intervene with human subjects during the study OR who will have access to the data

Last Name	First Name	Affiliation: Please note: Faculty, Staff, or Student
Gamblin	Tresa	Student
Sun	Judy	Faculty
Roberts	Paul	Faculty
Perry	Sara	Faculty- outside

II. Design/Type of Study

Please check one:

☐Hypothesis Testing

☐ Descriptive, Quantitative

☐ Mixed Methods (Quantitative and Qualitative)

☒ Qualitative

III. Purpose, Hypotheses and Rationale

Title of your study PSYCHOLOGICAL WELL-BEING DURING RETIREMENT TRANSITION AND ADJUSTMENT FOR SOUTHERN BAPTIST PASTORS: A PHENOMENOLOGICAL MULTI-CASE STUDY

Purpose statement of your study: The purpose of this qualitative study is to understand the psychological well-being experience of called pastors during retirement transition and adjustment so that recommendations can be provided to HRD professionals to provide effective help.

List your hypotheses OR research questions:

What is the essence of the psychological well-being experience of called, recently retired pastors during retirement transition and adjustment?

Background & Significance: Provide a short (2-3 paragraph) rationale, supported by the literature, explaining the reason for doing this study:

Current demographic trends, including lower birth rates, a relatively large generational group known as "baby boomers," and increasing life expectancies, are likely to accelerate this aging demographic trend (Alley & Crimmins, 2007; Colby & Ortman, 2014). While there is evidence of the need for and importance of practical planning for financial readiness for retirement, and extant research that has explored this aspect of retirement, the psychological well-being preparedness for retirement is an under-explained phenomenon (Shultz & Wang, 2011). Most of the retirement transition and adjustment research has focused on for-profit business employees (Wang & Shultz, 2010), but not on the religious, non-profit group of pastors. Longitudinal studies have shown that when high levels of psychological well-being were present, diminished impacts of mental illnesses and reduced risk of diseases such as Alzheimer's disease resulted. In addition, longer life duration also resulted from positive psychological well-being (Weiss, Westerhof, & Bohlmeijer, 2016). There is a large generation retiring in the Southern Baptist Convention, which is the largest Protestant denomination in the United States. As of June 2018, the denomination had 15.2 million members in over 47,000 churches ("Some facts," 2018).

Practically, since there is evidence of benefits of positive psychological well-being, these interventions may prove to be necessary and therefore administered in companies and organizations in which the soon to be retirees reside (Weiss, Westerhof, & Bohlmeijer, 2016). From a scholarly and theoretical perspective, this qualitative research study will contribute to the literature by providing rich data from the analysis of the retirement process. The proposed study will also answer the call for qualitative studies on the impact of the retirement transition and adjustment process in pastors, furthermore contributing to the research literature on retirement included in publications such as gerontology and aging journals, as well as religious journals that provide research on pastors.

IV. Target Population/Sample and Methods

Ages to be included as the target population for this study: 18 and over

Eligibility Criteria for Study Sample:

The desired participant criteria for the study will include full-time Texas Southern Baptist lead pastors who have served for more than 20 years in the ministry and have been retired for at least two years and not more than eight years. A time period of serving at least 20 years in ministry was chosen because that tenure is expected to be long enough to be submerged in the church culture. In a well-noted longitudinal study, a survey was done every two years up to eight years on retirees to show the psychological well-being progression during the retirement adjustment process (Wang, 2007; Wang & Shi, 2014). Based on this, a time period of the pastor being retired for at least two years will be used to allow fresh recall of retirement transition and adjustment experiences to be shared easily.

Exclusion Criteria for Study Sample: Lead pastors over 8 years retired or less than 20 years in ministry.

Are any gender, ethnicity, or race intentionally excluded from this study?

☐ **Yes** ☒ **No**

If yes, please explain exclusions and rationale:

Estimated Sample Size including justification for size:

Sample size: **10 participants (retired pastors)**

Note: 2 participants will first be interviewed in a pilot, in order to validate the interview protocol.

Justification for sample size:

- According to literature, in a phenomenological study, less than 10 participants are a preferable sample size if the participants are being closely followed (Cohen, Kahn, & Steeves, 2000). In case study research, less than four participants and more than 10 will limit the case study (Stake, 2006). Furthermore, if interviews are to be used, then approximately 12 participants are acceptable (Guest, Bunce, & Johnson, 2006). However, in a 2013 study on sample size guidelines and rigor in qualitative research, there was not a definitive standard (Marshall et al., 2013).
- As a result of these recommendations, obtaining a minimum of 10 participants is expected to reflect a fair and rich depiction of experiences.

Describe your sample recruitment procedures:

- After approval is granted and the approval letter is received from The University of Texas at Tyler's Institutional Review Board, participants will be solicited from a retired pastor population throughout the United States using three specific approaches. First, the researcher will contact leaders in the Baptist General Convention of Texas to obtain the contact information of potential participants that meet the criteria. Second, the researcher will contact leaders in several Texas Southern Baptist churches to obtain possible candidate information. Finally, the researcher will use snowballing as a strategy to complete the required purposeful sample. These approaches will be used because of the direct knowledge of participants who meet the study criteria. Next, the retired pastors will be contacted by either email or phone and invited to participate in the study.
- Once the invitation to participate is accepted, an email outlining the details of this study and a consent form will be sent to each participant selected. Upon receipt of a signed consent form, the researcher will contact each participant via email to arrange a date and time of convenience for each interviewee to be interviewed, as well as a request to fill out a short form to obtain demographic and contact information for each participant.

Recruitment Script and/or Flyer

Is the recruitment script and/or flyer attached to the emailed IRB materials?

☐ **Yes** ☒ **No**

If not, please copy and paste below. ***Verbal scripts to explain the study to SONA students at the time of data collection must be included****:*

THE UNIVERSITY OF TEXAS AT TYLER

Informed Consent to Participate in Research

Institutional Review Board #

Approval Date:

TITLE OF RESEARCH STUDY: PSYCHOLOGICAL WELL-BEING DURING RETIREMENT TRANSITION AND ADJUSTMENT FOR SOUTHERN BAPTIST PASTORS: A PHENOMENOLOGICAL MULTI-CASE STUDY

PROJECT DESCRIPTION:

Understanding the psychological well-being during retirement transition and adjustment for Southern Baptist pastors through a phenomenological multi-case study

IF YOU AGREE TO PARTICIPATE IN THIS STUDY, WE WOULD ASK YOU TO AGREE TO THE FOLLOWING THINGS:

- Participate in an interview.
- Choose a fictitious name for the interview in order to protect your identity.
- Review the recorded transcription of your interview for accuracy.

POTENTIAL RISKS:

- No known risks other than those encountered in normal everyday life.

POTENTIAL BENEFITS:

- To prepare pastors for the emotional transition to retirement.

Understanding of Participants:

1. I have been given a chance to ask any questions about this research study. The researcher has answered my questions. I understand any and all possible risks.

2. If I sign this consent form I know it means that:

    - I am taking part in this study because I want to. I chose to take part in this study after having been told about the study and how it will affect me.

    - I know that I am free to not be in this study. If I choose to not take part in the study, then nothing will happen to me as a result of my choice.

    - I know that I have been told that if I choose to be in the study, then I can stop at any time. I know that if I do stop being a part of the study, then nothing will happen to me.

- I know the information that is obtained from me during this study may be shared with other researchers, but if so, my name and any other identifying information will not be with this information. I know the researchers may keep this information for up to (10 years) or until I inform them that I no longer give permission to share it. I know that it is unknown as to how long other researchers will keep my information.

3. I have been promised that that my name or other identifying information will not be in any reports (presentations, publications) about this study unless I give my permission. The UT Tyler Institutional Review Board (the group that makes sure that research is done correctly and that procedures are in place to protect the safety of research participants) may look at the research documents. This is a part of their monitoring procedure and will be kept confidential.

4. If I have any questions concerning my participation in this project, I will contact the principal researcher:

5. If I have any questions concerning my rights as a research subject, I will contact the Office of Research & Scholarship at (903) 565-5670 at research@uttyler.edu

6. Research results from this study may be shared with other researchers for future research but any identifying information will be removed by the principal researcher of this study before the information is shared.

CONSENT/PERMISSION FOR PARTICIPATION IN THIS RESEARCH STUDY

I have read and understood what has been explained to me. I give my permission to take part in this study as it is explained to me. I give the study researcher permission to register me in this study. I have received a signed copy of this consent form.

_____ _____

Signature of Participant Date

_____

Witness to Signature

7. I have discussed this project with the participant, using language that is understandable and appropriate. I believe that I have fully informed this participant of the nature of this study and its possible benefits and risks. I believe the participant understood this explanation.

_____ _____

Researcher/Principal Investigator Date

V. Data Collections

If applicable, from what persons has permission or approval been obtained for sample recruitment and data collection? N/A

List data collection procedures in bulleted or numbered format:

Once a participant responds affirmatively to the email request to participate in the study, the researcher will confirm the criteria, including definitions of any terms that may be needed to ensure criteria are met. The researcher will offer available time slots and work to find a mutually beneficial time and location (if conducted in person). The interviews will take place between December 2019 and April 2020. They will be conducted face-to-face or via video-conferencing once the participants have been selected. The recordings (both audio and video if applicable) will be saved and password protected on a laptop. Face-to-face interviews will take place in a private, quiet location. Interviews will take place at the participant's home, office, or requested meeting site and will be scheduled for 60 minutes each. All participants must provide written consent (and video consent if applicable) prior to beginning the interview and the researcher will explain all details of the consent, including the facts that the participant may stop the interview at any time without negative consequence and that the participant should use a pseudonym of their choice to protect confidentiality of data. Interviews will be audio recorded and transcribed by a transcription service using a software designed to turn audio files into text, for later analysis. A group of interview questions will be asked.

List your data collection tools and attach copies (NO survey monkey or Qualtrics links):

Interview Protocol

1. Can you briefly describe your conversion experience?

2. Can you please describe any religious education or preparation for the Pastorate?
3. How would you describe your calling into the ministry?
4. How long have you been working in ministry and in what roles?
5. Can you tell me about the congregations you served?
6. Do you still attend the church from which you retired? Why or why not?
7. Tell me about the specific situation that lead up to your retirement.
   -Why and when did you decide to retire?
8. How did you prepare for retirement?
   -Did you live in a church owned house?
   -Did you have any retirement savings?
   -Did you have any emotional adjustment preparedness training?
9. **Tell me about your daily routine**
   - **before retirement**
   - **after retirement**
10. **Tell me about how you were feeling about retirement.**
    - **before retirement**
    - **after retirement**
11. **Were there any significant events during your retirement life? What did they mean to you?**
    -family changes, health changes, financial changes?
12. **Did you feel like your personal identity and purpose was tied to your role as pastor? If so, how?**
13. Do you feel like pastors lose a sense of purpose and identity after retirement? If so, can you describe an instance that you've observed?
14. What was your life plan after retirement?
15. Did you expect to continue to work or volunteer in similar roles or some other form even after retiring full-time? If yes, then how?
    -If you engaged in this work after retirement, tell me more about it. Why did you want to engage in this?
16. How do you think you have adjusted emotionally since you retired?
17. As you reflect on your retirement transition experience, what would you suggest others retiring after you, do to prepare for the transition?
    -What, if anything, should the church, convention, or other supporting organization do to help with the adjustment?
18. Is there anything else about retirement you would like to share, that I haven't asked about?

*Highlighted sections are for Tresa to use for further clarification if necessary.

Will you be offering a monetary incentive? ☐ **Yes** ☒ **No**

If yes, please describe:

If offering a monetary incentive, how will responses be kept anonymous for those intended to be anonymous for those interested in receiving an incentive? N/A

VI. Risks and Benefits

Risks to the research participants other than those normally encountered in everyday life. Note: anything here must be reflected in lay person language on consent forms. N/A

Benefits to society (not for the research participant) as a result of the research. In other words, how will your research fill scientific gaps? Note: anything here must be reflected in lay person language on consent forms.

- Since there is a lack of research on the psychological well-being of retired pastors and the fact that they may have a unique retirement transition and adjustment experience, this qualitative study will help fill the gap by adding to retirement transition and adjustment literature and provide HRD practitioners insight and suggestions to help this understudied group.

VII. Specimen Collection

What types of specimens will be collected? ☒ **N/A**

If blood is drawn, how may mls will be drawn? N/A

Will this be a ☐finger stick ☐veni-puncture ☐other (Please explain below)

N/A

What tests will be conducted on the blood?

N/A

VIII. Interventions

Are Interventions planned for this study? ☐Yes ☒ No If "No", skip to section IX

Please describe in detail how the interventions are to be conducted, by whom, and include time frames.

Describe the intervention:

Who will be performing the intervention?

What are the doses of the intervention (when, frequency, duration, how many days/weeks?

Where will the intervention be carried out?

Please describe any other details regarding the intervention:

Will your study involve the use of drugs?

☐ **Yes** ☒ **No**

If yes, please answer the following questions:

1. Please list the drugs, their actions and side effects:

2. Will a placebo be used? ☐ Yes ☐ No If yes, please describe:

3. Are drugs standard FDA-approved agents ☐Yes ☐No ☐Other please describe:

4. Are drugs non-therapeutic approved agents (e.g., to modify a physiologic response) ☐Yes ☐No Name:b

5. Are drugs new investigational therapeutic agents ☐ Yes ☐ No Name:

6. Are drugs for a new use other than approved for another purpose ☐ Yes ☐ No Name

7. For (#5) or (#6) give IND#:

Will your study involve the use of a new device? ☐ Yes ☒ No

If so:

1. The device has an IDE number ☐ Yes ☐ No IDE Number:
2. The device is for therapeutic use ☐ Yes ☐ No
3. The device is for diagnostic use ☐ Yes ☐ No

IX. Informed Consent Process

Will prospective consent be implemented in this research? ☒ **Yes** ☐ **No**

Will consent forms be signed, or is consent implied? ☒ **Signed** ☐ **Implied**

If this is deceptive research, explain the informed consent process you will use and the debriefing process to be used. N/A

If you are waiving signed informed consent for your research, 4 criteria must be satisfied by checking "Yes" in the following boxes. Please check "Yes" if the following boxes are true for your study; please refer to additional criteria for waiving signed informed consent :

- The research involves less than minimal risk to subjects ☐ Yes ☐ No
- The waiver or alteration will not adversely affect the rights and welfare of the subjects ☐ Yes ☐ No
- The research could not practicably be carried out without the waiver or alteration ☐ Yes ☐ No
- Whenever appropriate, the subjects will be provided with additional pertinent information after participation ☐ Yes ☐ No

X. Data Analysis

Describe any statistics and/or analysis techniques you plan to use.

- Interpretative Phenomenological Analysis (IPA) approach to data interpretation will be used. It will allow the researcher to more fully explore participants' views on the area of interest within the study. In addition, the researcher's interpretation of those views will help to make sense of the information outside of the participant's personal

experiences (Breheny & Griffiths, 2017). Procedures for this study will follow thorough guidelines.

- IPA evaluates data across multiple cases (Arroll & Senior, 2008). In this study, the cases will include multiple retired Southern Baptist pastors. Then comparisons will be made across the cases. Transcripts will be read and analyzed multiple times so the researcher can be intimately familiar with the data and allow additional findings to appear. The next steps will be to code and summarize ideas. According to Basit (2003), "Data analysis is the most difficult and most crucial aspect of qualitative research. Coding is one of the significant steps taken during analysis to organize and make sense of textual data" (p.143). In addition, Guest and McLellan (2003) noted that "Analysis requires organizing and often synthesizing large quantities of text" (p. 186). At this point, patterns of initial themes will begin to appear. This will be repeated for each case transcript. Then connections between themes amongst the cases will be clustered in order to create a list of master themes.
- Multiple interviews will occur and themes will be compared to prior interviews to find common themes or identify additional ones. When no new themes are identified, the process will be considered saturated and the interviews will be done.
- Additionally, the coding and thematic analysis process will utilize the qualitative research software MAXQDA to assist in organizing data and identifying themes. Furthermore, a detailed description of interview locations, interviewees, and behaviors deemed to be significant will be maintained throughout the research process.

XI. Identifiable Data or Specimens

Will the specimens or data be identifiable? (Note: Any time code numbers or signed consent forms are used, there is ALWAYS potential identifiability of data.)

☒ Yes ☐ No If Yes, complete "a" and "b" below:

a. **If yes, indicate how you will keep all data and identifying information (e.g. emails) confidential. Use of encrypted devices is required:**

Check all that apply:

☒ All data will be kept on password protected computer and/or portable device with firewall enabled and encrypted technology in use. **REQUIRED**

☐ Participant data that will be collected via paper-pencil instruments will be entered into the PI's computer using an indirect identifier.

☒ No identifiers will be on paper-pencil or electronic instruments, only indirect identifiers. **REQUIRED (Requested exceptions must be explained here)**

☐ Participant data that will be collected electronically will be entered into the PI's or designated person's computer using an indirect identifier. Designated persons must be listed on this application.

☐ A list of participant names with assigned participant study ID numbers will be kept locked and secure with the PI on the PIs password protected computer or portable device and SEPARATELY from any study data that has indirect ID numbers

b. Explain **who** will de-identify and **how** data identifiers will be de-identified using indirect codes (e.g., randomly assigned identifiers, sequential numbering (001, 002, etc).

Who will de-identify data: Tresa Gamblin

How will data be de-identified: Only identifed with psuedonyms (created by the participants)

XII. Access to Data and Optional Components to Consent

Specify faculty, student and staff involved who may have access to identifiable study data. ☐ N/A

Last Name	**First Name**	**Affiliation:** **Please note: Faculty, Staff, or Student**
Gamblin	Tresa	Student

Is there ANY chance that participant data could be used for future research by a researcher named on this application?

☒ **Yes** ☐ **No**

If "yes", Please list all researchers below:

Last Name	First Name	Email	Phone	Affiliation: Please note: Faculty, Staff or Student
Gamblin	Tresa	Tgamblin2@patriots.uttyler.edu	972-489-3701	Student

a. Will identifiers be stripped prior to sharing participant data?

☒Yes ☐No

b. If **"no",** please indicate what identifiers are on the data and how participant
confidentiality will be maintained:

Is there ANY chance that participant data could be used for future research with researchers or persons NOT included on this application?

a. ☐Yes ☒ No

b. If "yes", will identifiers be stripped prior to sharing participant data?

☐Yes ☐No

c. If **"no",** please indicate what identifiers are on the data and how participant
confidentiality will be maintained:

If identifiers will not be stripped:

d. Has this been entered *per federal requirements* on the informed consent form?

☐**Yes** ☐ **No**

e. If “yes” is marked for any type of data sharing, regardless of whether or not those names listed are listed on this application, has this been entered *per federal requirements* on the informed consent form?

☐**Yes** ☐ **No**

Is there possible commercial profit to be gained by this research?

☐**Yes** ☒**No**

If yes, has this been entered *per federal requirements* on the informed consent form? ☐**Yes** ☐ **No**

Will clinically relevant research results be given to participants?

☐**Yes** ☒**No** ☐**N/A**

If yes or no, has this been entered *per federal requirements* on the informed consent form**?** ☐**Yes** ☐ **No**

Will this research include whole genome sequencing? ☐ **Yes** ☒ **No**

If yes, has this been entered *per federal requirements* on the informed consent form? ☐**Yes** ☐**No**

Acknowledgement and Signatures

If data is on a laptop, acknowledge that the laptop will never be in an insecure location where theft is possible (e.g., in a locked car)

☒ By checking this box, and typing my electronic signature, I acknowledge my responsibilities as a Principal Investigator.

Tresa Gamblin

Electronic Signature of Principal Investigator:

Date: 11/20/2019

This signature indicates agreement by the PI to abide by UT Tyler IRB policies and procedures in the UT Tyler Handbook and the Federal Wide Assurance, to the obligations as stated in the "Responsibilities of the Principal Investigator" and to use universal precautions with potential exposure to specimens.

Appendix B: Institutional Review Board Approval Letter

DocuSign Envelope ID: C697B003-9CA8-48BA-963E-A8DB3FF08C33

The University of Texas at TYLER
Office of Research and Scholarship

INSTITUTIONAL REVIEW BOARD

uttyler.edu/research ▪ 903-565-5858

December 4, 2019

Dear Ms. Gamblin,

Your request to conduct the study: *Psychological Well-Being During Retirement Transition and Adjustment for Southern Baptist Pastors: A Phenomenological Multi-Case Study,* IRB # F2019-27 has been approved by The University of Texas at Tyler Institutional Review Board as a study exempt from further IRB review, Category #2. While this approval includes a waiver of signed, written informed consent, please ensure prospective informed consent is provided unless special circumstances are indicated in the approval email. In addition, please ensure that any research assistants are knowledgeable about research ethics and confidentiality, and any co-investigators have completed human protection training within the past three years, and have forwarded their certificates to the Office of Research and Scholarship (research@uttyler.edu).

Please review the UT Tyler IRB Principal Investigator Responsibilities, and acknowledge your understanding of these responsibilities and the following through return of this email to the IRB Chair within one week after receipt of this approval letter:

- Prompt reporting to the UT Tyler IRB of any proposed changes to this research activity.
- **Prompt reporting to the UT Tyler IRB and academic department administration will be done of any unanticipated problems involving risks to subjects or others.**
- Suspension or termination of approval may be done if there is evidence of any serious or continuing noncompliance with Federal Regulations or any aberrations in original proposal.
- Any change in proposal procedures must be promptly reported to the IRB prior to implementing any changes except when necessary to eliminate apparent immediate hazards to the subject.
- Submit Progress Report when study is concluded.

Best of luck in your research, and do not hesitate to contact me if you need any further assistance.

Sincerely,

DocuSigned by:
David Pearson
D0228914C651460...

David Pearson, Ph.D.

Associate Professor

Department of Pharmaceutical Sciences

Ben and Maytee Fisch College of Pharmacy

Chair Institutional Review Board

Appendix C: Recruitment of Participants Email Text

I'm looking for interviewees!

I'm conducting a study to understand the psychological well-being during retirement transition and adjustment for Southern Baptist pastors.

I'm looking for participants that meet the following criteria:

1) Full-time Texas Southern Baptist lead pastors who have served for more than 20 years in the ministry

2) Has been retired from full time pastorate for at least two years and not more than eight years.

If you meet this criteria and are willing to participate, please reply back (tgamblin2@patriots.uttyler.edu). Or, if you know someone else who meets this criteria, please share my contact information.

Note: This study is being conducted as a requirement for the degree of Doctor of Philosophy in the Department of Human Resource Development at The University of Texas at Tyler.

If you agree, we can set up an hour for the interview at a place of your choice. Just let me know. Thanks so much for your help in this project! God Bless!

Thanks!

Tresa (Dixon) Gamblin

972-489-3701

Appendix D: Informed Consent to Participate in Research

THE UNIVERSITY OF TEXAS AT TYLER

Informed Consent to Participate in Research

Institutional Review Board # F2019-27
Approval Date: 12/4/2019

TITLE OF RESEARCH STUDY: PSYCHOLOGICAL WELL-BEING DURING RETIREMENT TRANSITION AND ADJUSTMENT FOR SOUTHERN BAPTIST PASTORS: A PHENOMENOLOGICAL MULTI-CASE STUDY

PROJECT DESCRIPTION:

Understanding the psychological well-being during retirement transition and adjustment for Southern Baptist pastors through a phenomenological multi-case study

IF YOU AGREE TO PARTICIPATE IN THIS STUDY, WE WOULD ASK YOU TO AGREE TO THE FOLLOWING THINGS:

- Participate in an interview.
- Choose a fictitious name for the interview in order to protect your identity.
- Review the recorded transcription of your interview for accuracy.

POTENTIAL RISKS:

- No known risks other than those encountered in normal everyday life.

POTENTIAL BENEFITS:

- To prepare pastors for the emotional transition to retirement.

Understanding of Participants:

8. I have been given a chance to ask any questions about this research study. The researcher has answered my questions. I understand any and all possible risks.

9. If I sign this consent form I know it means that:

- I am taking part in this study because I want to. I chose to take part in this study after having been told about the study and how it will affect me.

- I know that I am free to not be in this study. If I choose to not take part in the study, then nothing will happen to me as a result of my choice.

- I know that I have been told that if I choose to be in the study, then I can stop at any time. I know that if I do stop being a part of the study, then nothing will happen to me.

- I know the information that is obtained from me during this study may be shared with other researchers, but if so, my name and any other identifying information will not be with this information. I know the researchers may keep this information for up to (10 years) or until I inform them that I no longer give permission to share it. I know that it is unknown as to how long other researchers will keep my information.

10. I have been promised that that my name or other identifying information will not be in any reports (presentations, publications) about this study unless I give my permission. The UT Tyler Institutional Review Board (the group that makes sure that research is done correctly and that procedures are in place to protect the safety of research participants) may look at the research documents. This is a part of their monitoring procedure and will be kept confidential.

11. If I have any questions concerning my participation in this project, I will contact the principal researcher:

12. If I have any questions concerning my rights as a research subject, I will contact the Office of Research & Scholarship at (903) 565-5670 at research@uttyler.edu

13. Research results from this study may be shared with other researchers for future research but any identifying information will be removed by the principal researcher of this study before information is shared.

CONSENT/PERMISSION FOR PARTICIPATION IN THIS RESEARCH STUDY

I have read and understood what has been explained to me. I give my permission to take part in this study as it is explained to me. I give the study researcher permission to register me in this study. I have received a signed copy of this consent form.

_____ _____

Signature of Participant Date

_____

Witness to Signature

14. I have discussed this project with the participant, using language that is understandable and appropriate. I believe that I have fully informed this participant of the nature of this study and its possible benefits and risks. I believe the participant understood this explanation.

_____ _____

Researcher/Principal Investigator Date

Appendix E: Informed Consent for Audio/Video Recording

PHOTOGRAPHY/VIDEO RELEASE FORM FOR RESEARCH PURPOSES

IRB# F2019-27 Approval Date: 12/4/2019

Principal Investigator: Tresa Gamblin

Research Project: PSYCHOLOGICAL WELL-BEING DURING RETIREMENT TRANSITION AND ADJUSTMENT FOR SOUTHERN BAPTIST PASTORS: A PHENOMENOLOGICAL MULTI-CASE STUDY

I hereby consent to and authorize the use by __Tresa Gamblin_____(name of Principal Investigator) as a representative of **The University of Texas at Tyler**, or anyone authorized by you, of any and all photography/video/voice which you have taken of myself, for use by **The University of Texas at Tyler** for the purpose of the research project identified above.

I understand that it is my choice regarding the distribution of any videos, photos, and/or voice recordings that will be used for presentations, publications or any

other dissemination. All media shall constitute your property, solely and completely.

_____ (Participant initials) I give my permission to distribute any videos, photos or voice recordings for presentations, publications, educational purposes, or through any other venue as long as my name is not used.

Name: _____

Subject (Please Print)

Signature: _____

Subject or Parent if subject is a minor

Date: _____

Witness: _____

Appendix F: Interview Protocol

Interview Protocol- with follow up questions

Name:

Pseudonym:

Level of education:

Marital status:

Birthdate:

City of residence:

1. Can you briefly describe your conversion experience?

2. How would you describe your calling into the ministry?

3. Can you please describe any religious education or preparation for the Pastorate?

4. How long have you been working in ministry and in what roles?

5. Can you tell me about the congregations you served?

6. Do you still attend the church from which you retired? Why or why not?

7. Tell me about the specific situation that lead up to your retirement.

-Why and when did you decide to retire?

8. How did you prepare for retirement?

-Did you live in a church owned house?

-Did you have any retirement savings?

-Did you have any emotional adjustment preparedness training?

9. Tell me about your daily routine

before retirement

after retirement

10. Tell me about how you were feeling about retirement.

before retirement

after retirement

11. Were there any significant events during your retirement life? What did they mean to you?

-family changes, health changes, financial changes?

12. Did you feel like your personal identity and purpose was tied to your role as pastor? If so, how?

13. Do you feel like pastors lose a sense of purpose and identity after retirement? If so, can you describe an instance that you've observed?

14. What was your life plan after retirement?

15. Did you expect to continue to work or volunteer in similar roles or some other form even after retiring full-time? If yes, then how?

-If you engaged in this work after retirement, tell me more about it. Why did you want to engage in this?

16. How do you think you have adjusted emotionally since you retired?

17. As you reflect on your retirement transition experience, what would you suggest others retiring after you, do to prepare for the transition?

-What, if anything, should the church, convention, or other supporting organization do to help with the adjustment?

18. Is there anything else about retirement you would like to share, that I haven't asked about?

*Highlighted sections are for Tresa to use for further clarification if necessary.

Questions 9, 10, 11, and 12 are bolded key questions (i.e. theory based)