No Good-Bye and No Thanks: A Case Study on the Experience of Mexican University Professors Retiring in Times of Pandemic

Ni adiós, ni gracias: Estudio de caso sobre la experiencia de los profesores universitarios mexicanos que se jubilaron en tiempos de pandemia

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Resumen

La pandemia ha dejado su huella en prácticamente todos los aspectos de la vida humana, incluida la jubilación. El objetivo principal de este trabajo fue explorar el papel de la pandemia en la decisión de jubilación de un grupo de profesores universitarios mexicanos. Se eligió una metodología de investigación cualitativa. Se entrevistaron a 10 mujeres y cuatro hombres. El marco teórico utilizado fue el modelo 3D en la toma de decisiones para la jubilación, el cual presenta tres elementos principales: finanzas, salud y bienestar psicológico. Además, el modelo utiliza 6 categorías: factores de empuje, factores de atracción, barreras, facilitadores, desencadenantes y supresores. Se elaboró una matriz basada en los elementos y categorías del modelo 3D; los resultados indican que la pandemia sí influyó en la decisión de jubilarse de todos los participantes. Entre los principales factores para jubilarse se encuentran las secuelas a largo plazo de los profsores que contrajeron COVID-19, el estrés debido a las necesidades de formación para la educación a distancia, los cambios en la dinámica familiar, la vuelta a las clases presenciales, la culpa, la incertidumbre, y el reconocimiento de la fragilidad de la vida.

Palabras clave: Jubilación, Pandemia, Profesores Universitarios, COVID-19

Abstract

The pandemic has left its mark on virtually every aspect of human life, including retirement. The main objective of this paper was to explore the role of the pandemic in the retirement decision of a group of Mexican university professors. A qualitative research methodology was chosen; 10 women and four men were interviewed. The theoretical framework that guided this work was the 3D model in retirement decision-making, which presents three primary elements in decision making: finances, health, and psychological well-being. Also, the model uses 6 categories: push factors, pull factors, barriers, enablers, triggers, and overrides. A matrix based on the elements and categories of the 3D model was elaborated, and results indicate that the pandemic did play a role in the decision to retire of all participants. Among the main factors for retiring were the long-term after-effects of professors who contracted COVID-19, stress due to training needs for distance education, changes in the family dynamics, the return to face-to-face classes, guilt, uncertainty, and recognition of the fragility of life.

Key words: Retirement, Pandemy, university professors, COVID-10

Introduction

For university professors around the world, the 2020-2021 period is unprecedented in their collective histories of life as educators. The COVID-19 pandemic has disrupted their lives and how they used to work —switching from classrooms to online teaching overnight. University professors have had to face unique conditions to continue their academic work, and as Burke and Dempsey remind us, people working in the education sector has "…moved swiftly along the stages of grief ranging from the shock of the pandemic, through to anger, despair and finally acceptance of the new reality of living and working in the midst of the coronavirus" (2021, p.8). As impacts of the disease continue, consequences of the pandemic are starting to unfold, including the uncertainties generated that help older workers to reflect on their jobs and careers (Grote & Pfrombeck, 2020); this might include the decision to retire in times of pandemic. Retirement is one of the major transitions that people go through in their lives. At this stage of life, older adults consider several factors that allow them to decide whether to continue working or retire.

According to various studies —before the pandemic period— the most important determining factors of older workers to retire or continue working were health, economic situation, working conditions, and social environment (Nilsson, 2012; Shacklock & Brunetto, 2014). These factors appear to predominate regardless of the productive activity in which individuals are engaged, and it is likely that these factors also influenced the decision of faculty members who retired during the pandemic period. Yet, some questions inevitably arise: what role did the pandemic play in the decision to retire from teaching, if any? What was the imagined scenario for retirement before the pandemic? In what ways was retirement different or similar to what was intended? The main objective of this paper is to explore the role of the pandemic in the retirement decision of a group of Mexican university professors. The study draws on the 3D model in retirement decision making; a matrix was elaborated to better understand the model design and to categorize the findings.

Theoretical Framework

As mentioned, the theoretical framework that serves as a guide for this work is the 3D model in retirement decision-making. The model was developed by Jaworski et al. (2016) at the Stanford Centre on Longevity. The main objective was to organize, evaluate, and understand the various factors involved in the retirement decision-making for older workers. The model presents 3 primary elements in decision making: (1) finances; (2) health; and (3) psychological well-being. These 3 elements are based on 3 key questions to understand the factors that impact the retirement decision: Can I afford to retire? (Financial aspect); Do I need to retire? (Health aspect); Do I want to retire? (Psychological aspect).

Based on those three questions, the model elaborates 6 categories: Push factors, pull factors, barriers, enablers, triggers, and overrides.

Push factors are those negative aspects that encourage older adults to retire and pull factors refer to positive aspects regarding the benefits of retirement. Barriers prevent individuals to retire, while enablers facilitate the decision to stop working. Finally, triggers are temporal factors that are likely to lead the decision to retire —such as age-related milestones— while overrides are factors that dominate the decision to retire and are independent of other factors. Finally, the model emphasizes that a combination of factors within and across domains influence the odds of retirement, such as gender, socioeconomic status, and race. Personal traits and decision-making styles will also play a role in the retirement decision.

Literature Review

The literature review on the reasons for retiring has been divided into the 3\ basic elements of the model to facilitate its use and subsequent analysis of the results. The review incorporates studies from various productive sectors, including education, before and during the pandemic period 2020-2021.

Finance

The financial situation is a decisive factor for retirement from working life. It includes savings, housing ownership, investments, health insurance, and dependence on others. When the financial situation is stable and adequate, the decision to retire can occur at any stage of life (Shacklock & Brunetto, 2014). However, many older adults must retire, either because it is mandatory —under existing regulations— or due to issues such as those related to declining health. Various studies show that pension income is not always sufficient (Findsen, 2015; Templer et al., 2010; Sewdas et al., 2017), the pension fails to provide the retiree with the lifestyle he is used to and does not even allow to pay off current debts or loans (Sewdas et al., 2017). Some older adults retire, but they must find other jobs (Rice, 2018), mainly because they have a low income.

Saving capacity and spending behaviour affect the older adult's decision to retire, and both elements are influenced by family members living with the older worker. For instance, in Payne, Yorgason, and Dew's study (2014), it was found that when the family tends to over-consume, the ability to save for retirement decreases, and financial strains emerge. This, consequently, causes people not to think about retirement. Thus, a lack of or insufficient savings over a lifetime and no support from family members prevents the older adult from retiring (Egdell et al., 2019).

Many older adults must continue working because they feel a responsibility to continue caring for others (Carr

et al., 2018), and this care often has to do with financial support. Thus, older workers support dependent family members (Pitt-Catsouphes & Smyer, 2005), such as children and other relatives, and this prevent them from retiring. The financial aspect has also had a different behavior between men and women at retirement age. Some research studies suggest that women must work longer, as they are often in a more unfavorable economic condition than men (Adams & Rau, 2004). This gender inequity may be related to truncated careers or intermittent work due to women's predominant role as mothers. In education, for example, it was found that during the pandemic, male researchers submitted more publications on average than female researchers because women had a greater burden of hours devoted to home and childcare than their male colleagues (Santos, 2021). This could have allowed the male researchers to maintain their productivity, and therefore, any bonuses or financial incentives that they could receive.

Health

Regarding health, there are two dominant aspects in deciding whether to retire. One is focusing on the health of the older adult, the other on the health of family members. About the health of the older adult, major health changes often occur and are unavoidable, such as fatigue, decreased vision, and joint problems. Although poor health is a major aspect for retiring (Shacklock & Brunetto, 2014), it is not entirely clear whether working contributes to improving or deteriorating the health (McDonough et al., 2017), yet health continues to be the main determining factor in the decision to retire (Nilsson, 2012). The health of the loved ones also contributes to retirement. For instance, Kubicek et al. (2010) found that the compromised partner health may influence the older adult to continue working to ensure the income to meet potential health eventualities or continue receiving health coverage benefits.

During the long period of the pandemic, the health of workers in all sectors was a fundamental factor that disrupted working conditions. Regarding educational institutions, many closed for prolonged periods in various countries around the world. Thanks to the implementation of distance learning classes, teachers had no risk of contagion because they were at home giving virtual classes, but this situation could not be prolonged forever. Restrictive measures to prevent infection are being reduced by vaccination programs and schools have reopened in many places. Thus, health implications for teaching on-site classes may increase the number of teachers willing to stop working in educational centers (Lachlan et al., 2020). Many of those teachers may already be of retirement age and decide to do so to avoid health risks, even if they are already vaccinated. The health of others —for whom the older workers care— is a determining factor in deciding whether to retire. As Carr et al. (2021) illustrate, in the United States —before the pandemic— almost a quarter of employed workers were caregivers, many for health-related issues, and about one-third of those caregivers had to leave their jobs because of the lack of time flexibility at work. Thus, sometimes older workers decide to retire because of the multiple family responsibilities that they cannot handle in a full-time job, and some of those responsibilities are health-related. Flexible arrangements during the pandemic helped older workers to continue working, who might otherwise retire due to caregiving responsibilities and health conditions (Carr, 2021).

Psychological well-being

Several psychological factors play a role in older adults' decision to retire or continue working, including the development of activities in which they feel their contribution to society and give meaning and purpose to their lives (Sewdas et al., 2017). Also, some activities help older adults to share their knowledge and experience with new generations, which translates into a great satisfaction that helps them not to think about retiring (Sewdas et al., 2017; Templer et al., 2010). Continuing education, through the learning of new skills and knowledge, is also a motivating element for not retiring (Sewdas, 2017), as well as the perception of being part of a group, the enjoyment of work (Nilsson, 2012), and the feeling of empowerment and autonomy (Nilsson, 2012; Shacklock & Brunetto, 2014). Also, older adults who are highly educated tend to extend their working life, as it brings great satisfaction. While those with less education —tend to be in less satisfying jobs— that do not allow them to feel autonomous and can lead to very monotonous activities (Raymo et al., 2010).

Research shows that during the pandemic, teachers were significantly affected emotionally. Among the main psychological challenges that professors have had to face during the pandemic, the lack of face-to-face interaction prevails. For instance, in McGinley's study (2020), a kindergarten teacher commented that what she enjoyed as a teacher was to see the reaction of a child when he managed to understand something through gesticulations. The shift towards remote learning does not generate the same satisfaction as interacting face-to-face with students. So, in-person interaction is the main motivator for many teachers (Lachlan et al., 2020), and some felt that online teaching affected their work identity and felt disconnected from their students (Smith et al., 2020).

During the pandemic, many teachers at retirement age had to cope with difficult equipment conditions, poor connectivity, and lack of training —as some have never taught online before (Santos, 2021). Thus, an increase in digital literacy among older workers took place during the pandemic (Carr et al., 2021). Yet, the degree of digital literacy was not homogenous; for instance, Smith and colleagues (2020) found that 83% of educational instructors —who answered an online survey— felt comfortable adopting new technology when teaching, although only 55% were familiar with online teaching.

Another of the most significant challenges for professors was having to adapt quickly to a way of working that for

many were unknown, in which they often had to play the role of student and teacher at the same time. As illustrated by Byrne:

> I sign up for a semester long course "Learning Technologies" as a student. Teaching and learning have never seemed so connected, close and entangle. A strange ambiguity emerges -I am student and teacher, both and neither…I reflect on my professional identity as teacher, educator, pedagogue, and lecturer. Who am I now and where do I fit? (2021, pp. 86-87).

Ageism was another aspect that emerged during the pandemic and affected older lecturers. It seems that the pandemic contributed to a widespread perception of older adults as frail, weak, and vulnerable. This collective perception may have influenced some older adults to opt for early retirement (Carr et al., 2021), without forgetting that —through the media— it was disseminated that older adults were a high-risk group. In addition, professors also had to deal with the emotional burdens of their students. Teachers had to manage the students' emotional difficulties and how they would affect the learning process, such as students unable to find an adequate physical space for classes at home (McGinley, 2020), or students with very traumatic experiences, such as those who suffered from food insecurity, domestic abuse, and the loss of loved ones (Lachlan et al., 2020). Moreover, professors had to serve as counselors and supporters because of the fragile mental situation of many students (Schmidt-Crawford et al., 2021).

Methodology

The research strategy chosen was a case study. In qualitative inquiry, this type of research design is appropriate when dealing with real-life aspects (Mohd-Noor, 2008), focusing on issues or problems within a bounded system (Creswell, 2007), including a group or community (Merriam, 1998), and studying specific events (Van Wynsberghe & Khan, 2007). A pandemic is a specific event that has disrupted all social spheres worldwide. The case study focuses on a group of full-time faculty members who retired during the pandemic period, specifically early 2020 to mid-2021. These retired professors belong to a public university, located in a large urban area. This university is considered one of the most important universities in Mexico.

Brief Chronology of the Pandemic

The following brief chronology has as the main source what participants mentioned when they were interviewed. Given the impact of the pandemic on the educational system in Mexico, it is necessary to put into context the main events and actions carried out in the institution chosen for this study.

The date on which face-to-face activities were canceled in the University was March 17, 2020. After this date, professors contacted their students through emails and WhatsApp. The directors implemented several strategies to use platforms, such as Classroom and Moodle. Classes were given through videoconferences using mostly Meet and Zoom. Fully virtual classes ended on October 04, 2021, to initiate mixed and/or hybrid classes. The participants mentioned that in the first months of 2020 —between March and June— everything was quite improvised, and each professor tried to finish the semester as best as possible. The semester ended at the beginning of June 2020, and from that time onwards, the university became better organized, as several training courses for teaching online were offered.

Regarding the government's actions to vaccinate the Mexican population; the first shipment of the SARS-CoV virus vaccine arrived in Mexico on December 23, 2020. The vaccination program for older adults began on February 15, 2021. Most of the interviewees (70%) were vaccinated with the first dose between mid-February and the end of March 2021. The rest of the interviewees were vaccinated as of April 28, on the dates established for the university's academic staff.

Data Collection

All interviews were conducted during the virtual period of classes —before and after vaccination. The first interview was held on 25 August 2020, the last interview on 02 September 2021. Data were collected through online interviews, using the professors' preferred method of communication, either online videoconferencing (i.e., zoom or meet) or by telephone. Interviews last on average 35 minutes. Though remote interviews are not new, this was a new experience for the researcher. It was challenging because the researcher used to build rapport and trust through face-to-face interviews. But, just as professors learned to teach online, researchers learned to interview online too. As Moran and Caetano (2021) explain, online interviews can also generate empathy and understanding of others, as the researcher and the participant "are both confined to their homes, experiencing the pandemic's impacts, albeit in different ways, and they are both partially exposing the privacy of their living spaces" (Moran & Caetano, 2021, p. 3).

Interviews were conducted in Spanish (the researcher's native language). The verbatim transcription of recorded (telephone) and audio-recorded (videoconferences) interviews were done using the Spanish language. This was very useful to make the narrative of the participants as accurate and meaningful as possible during the analysis of the data (Marshall & Rossman, 2006). The translation was done when textual information was written in the results section. Participants were first asked to think about the first stage of the pandemic, when some of them were not yet processing their retirement, such as the main challenges they had to face when the confinement began. Next, some questions were asked to find out about the main factors that were con-

sidered in their decision-making process to retire, such as their economic situation, their physical and emotional health, and their social context.

Recruitment of participant

Attempts were made to contact retirees through the university's personnel department as the intermediary; however, it was not possible to obtain permission to invite retirees to participate in this study. The justification of the university authorities was that the retirees had not authorized the use of their data for any purpose other than communications related to administrative processes. Therefore, the sample was made through word-of-mouth recruitment. In total, 14 professors agreed to participate. Four men and 10 female participants.

The age of the youngest participant was 62 years and the oldest was 75 years (average 67 years). Regarding the working time in the institution, the participant with the shortest time was 32 years, the one with the longest time in the institution was 41 years, although in his work as a university teacher he had a total of 50 years working in different universities before retiring. The disciplines to which the participants belonged were: economics, administration, accounting, architecture, communication sciences, and law.

Ethical aspects

As mentioned above, the interviews were online and by telephone. Before starting the interview, participants were asked if they were willing to participate. They were also informed that they could choose not to answer any of the questions and withdraw at any time without prejudice. Participants were also informed that to ensure anonymity, pseudonyms were assigned, including the people and places mentioned. Other identifiers were also omitted, such as the department to which they belonged and the subjects they taught at the University. Also, gender, age-range, and length of time spent working are mentioned without presenting an individual profile.

Participants were assured that only the researcher would have access to the original tapes and transcribed data and that after five years all data would be destroyed. During the interviews, participants talked about two difficult topics. One related to family members and friends who lost their lives due to COVID-19 infection. The other is that some participants contracted COVID and had severe health problems. The researcher did not ask questions related to both issues. While being interviewed, professors did not present any emotional disruption, they wanted to share those difficult moments.

Data Analysis

The 3D model in retirement decision-making elaborated in the Stanford Centre on Longevity guided this study (see Jaworski et al., 2016). As Merriam (1998) explains, the case is the key element when analyzing the data and was made up of the 14 professors interviewed. Then, to achieve total immersion of the data, the participants' narratives were read out several times, as well as the notes that were taken. Afterward, coding was performed manually, and it was reorganized into categories (Maxwell, 2005). This case used theoretical categories, as it relies on deductive reasoning. Theoretical categories helped to establish whether the model used worked together into an explanatory whole for exploring the role of the pandemic in the retirement decision of a group of Mexican university professors.

Findings

The data obtained is presented using the three key theoretical elements of the 3D model: finance, health, and psychological well-being.

Finance

The pandemic seems to play a role as a financial trigger for uncertainty in professional and personal aspects among interviewees. For instance, in the first months of the pandemic, several professors encountered an increase in some expenses to carry out their professional and family activities. For example, Susana helped two of her children with the care of 4 grandchildren, as schools were closed, and her children had to work outside the home. She experienced savings decreased: "You know, the children stayed in my house from 8 am to 6 pm, and they wanted to eat all the time… they had breakfast and lunch... the electricity and water bills almost doubled." Similarly, Tina commented:

> My son and his wife are doctors, they were on the front line…. I took care of two teenage grandchildren… they went to live with me to avoid risks… I had lots of expenses… although my son was giving me money… I did not want to worry him because of electricity and water bills, as they increased a lot… I had to hire internet with a better connection because the three of us needed to be connected simultaneously.

I asked Susana and Tina if those extra expenses in any way influenced their decision to retire. They mentioned that their savings were considerably reduced to help their families, so they were thinking about whether it was a good time to retire or wait to recover their lost savings.

Four participants had to buy new computers because they were not equipped with video cameras; also, they had to hire internet services or improve their internet service contract. In addition, several professors, for fear of contagion, hired home delivery services for the purchase of supermarket and pharmacy items; those services were with a delivery charge which also

increased their expenses, as Sofia commented: "I did not want to risk… I did not stop at any supermarket or shopping mall; all my purchases were made online." Similarly, Roxana commented: "I ordered everything from home, the cost of the service and all the goods went up in price… it was a necessity."

Owning their home, not worrying about paying rent, and paying off all debts were three important aspects for four participants in their decision to retire, as Mariana explained: "We already paid the outstanding loan for a second house, that was one of the things that prevented me from retiring… we can now live on our pension [Mariana and her husband]". Similarly, Santiago commented: "I had some outstanding loans, including the one for my house; my son lent me to pay them off, so I could retire." Another participant, Hortensia, commented that she was waiting to find out what her husband's retirement was going to be like and to do the math: "...I waited for my husband to retire first… he did receive a very good pension! Thus, he retired, and then I did."

At the professional level, some participants commented that they were waiting for an open call to improve their appointments, as they were planning to retire with a better salary. However, due to the pandemic, there have been federal budget cuts in several sectors, including education, and this has affected the retirement plans of some participants, as Sonia commented: "… my hope of improving my appointment vanished!... it made me sad, so many cuts in the education budget…" Similarly, Carlos commented: "the education budget decreased, it has not even been maintained…I doubted very much that I would be able to improve my appointment… so, what was I waiting for?"

Also, at least half of the participants had doubts about the correct time to retire because, as active teachers, they were granted incentives, bonuses, and other benefits that are no longer included in their pensions. Interviewees felt that they may not have saved enough to compensate for any longer receiving the additional income they were receiving. For example, Regina commented: "I knew that, when retiring, I would receive less… I used to participate in all the calls for additional support to salaries and wages... my savings help me to compensate for what I no longer receive." Similarly, Adrian mentioned: "...you must adapt… the additional income is not included in my pension… when the retiring date is approaching you have a hard time to get used to it... to earn less than before." Margarita also observed:

> I was never the saving type of person, money that came to me, money that I spent...you realize that it is necessary to have extra income, the bank doesn't give you anything... the pension will help you live decently, just that.

A more general aspect, based on the country's economic condition, played a role in the decision to retire. A possible economic recession, that could modify the current pension plan, was a priority aspect in deciding to retire for five participants. They were confused by rumors, information on social media, and informal discussions with others. Interviewees commented that it was important not to wait, as the university could close all its administrative activities, and they would no longer be able to apply for pension processing, as Adrian commented:

> There were many rumors about the temporary cancellation of retirements, with the pretext of the pandemic... I thought it was better to retire before surprise changes that could affect my benefits and retirement, or worse, that there would be a period of total closure in the administrative processes, and I would have to wait a long time to retire!

Similarly, Cristiano commented:
> Several friends, with whom I am always in contact, asked me when I was going to retire… I was undecided, but one of them works in the government… he told me that there were going to be a lot of cuts, decreases in budgets… this could have consequences in the long run… I was worried that they [the university] would temporarily stop receiving applications from professors of retirement age… not having the budget to hire new professors.

Health

From my conversations with the 14 interviewees, I was able to learn how many contracted COVID-19. Though, a direct question was never asked. Six participants had COVID. One was asymptomatic, three had strong symptoms, and were at home recovering. Two had severe symptoms, both needed help to breathe; one remained at home, the other was hospitalized for a week, but was not intubated.

As mentioned above, six professors contracted COVID-19, and this dominated his narrative about the health aspect. Three participants reported having after-effects due to COVID. Adrian suffered from fatigue and drowsiness for several months. Regina continues to suffer from severe headaches and numbness in her right arm. Santiago, who did have to be hospitalized, has a moderate problem with the functioning of his liver. He said that when he was infected with COVID had serious health complications, thus, he decided to retire: "...they[the doctors] control my liver problem, but my life has changed, I can no longer eat the same...I retired because I no longer felt energetic…I don't feel like the person I used to be".

Also, chronic health problems appear to be a determining factor for retirement for two participants. In both cases, the chronic illness itself is of great concern to them, and this has increased by the COVID factor. For instance, before the

pandemic, Margarita was diagnosed with type 2 diabetes, she has problems with her vision and moderate kidney damage:

> I panicked! it was already difficult to follow a diet and an exercise routine when this virus comes along… I started hearing terrible things for those with diabetes like me…. I suffered from a lot of anxiety, insomnia, stress… all the changes in my personal and professional life… I saw in my retirement a door to maintain the little health I had… I would have worsened my condition otherwise.

Similarly, Cristiano was diagnosed at the end of 2020 with arterial hypertension, which puts him at risk of a heart attack due to his enlarged left heart: "…I chose to retire to focus on taking care of my heart problem… wanted to live longer and better…the virus increases my risk of heart failure, but my disease is already a big risk".

Narratives included the health status of others and caregiving responsibilities not directly related to the pandemic. For instance, Sofia mentioned that she was hesitant to retire, as she is now in charge of her 93-year-old mother. This caregiving responsibility has changed her life completely:

> I am 62 years old… I had to decide to retire to take better care of my mother, she is very sick… she was living with my sister, but could no longer take care of her…I was exhausted, I was unable to teach and care for my mother…

Some of the respondents, who were not infected during the pandemic, decided to retire because they were in good health. Most of them referred to other people who did get sick, such as siblings, friends, and children. Interviewees mentioned how difficult it was for those people to cope with the disease and the after-effects that some of them still suffer. That experience, lived through others, led some professors to decide to retire to continue enjoying life, as Luisa mentioned: "... I was very fortunate. I am in very good health compared with others… and I wanted to continue like this... it doesn't seem like it will end soon [the pandemic]". Similarly, Susana commented: "... sooner or later I would have to go back to the university… it seemed to me that it was a risk I didn't need or wanted to take… I don't want to get infected!"

Several participants commented that the media, the social networks, and the informal conversations with others generated anxiety about the upcoming return to school. It was expected that the time to get vaccinated would come soon, but this did not give them the certainty of continuing to maintain their good health, as Tina commented: "...having the vaccine doesn't mean you won't get sick, does it? I would have to continue taking extreme measures when returning to classes… I am very tired of all that." Similarly, Hortensia commented:

"...so much care, not seeing anyone, washing hands, masks, and for what? to go back and get infected? Public universities are always at capacity, impossible to keep the distance, impossible... we are not a private school".

Psychological Well-being

2020 was a very complicated year for all interviewees. A stressful environment prevailed, especially in the first half of the year. Respondents repeatedly mentioned the words uncertainty, anguish, and fear. Two aspects stand out for retiring: stress due to academic and administrative demands and stress to adapt to the new family dynamics. Regarding academic and administrative demands, training demands for distance learning were mentioned by all participants. For example, Mariana spent more than 30 years in face-to-face classes exclusively; thus, learning and teaching simultaneously was exhausting, as she commented:

> I don't remember ever being under so much pressure… I received lots of emails inviting me to enroll in online training courses to teach at a distance; at the same time, I had to learn how to give my classes through videoconferences… learned how to use Classroom… I spent hours in trial and error... the first few months were a nightmare... my son helped me a lot…it was when my husband saw me under pressure and reminded me that I could have retired 2 years ago.

Similarly, Carlos commented:
> …using the computer for 16 hours a day made me very sick… Frankly, it was hard to work like that… my grandchildren had to stay at home every day early in the morning until six or seven… my wife needed help...the house is small...that is how our life has been for the last months!... add the stress of going out and the fear of catching it [the virus].

How university authorities handled the pandemic crisis also caused emotional effects on the participants. Some professors mentioned the lack of attention for not thanking them for so many years of service, and not finding a way to say goodbye to them after their retirement. Also, four interviewees disagreed with the institution about the inequity in the treatment of students and teachers. They mentioned that students received all the empathy and facilities, while they did not. For example, Susana commented:

> If a student stopped going to an online class because of lack of equipment they [immediate superiors] asked you to show empathy... if you had problems, you had no equipment, do whatever

you can!... a friend is still paying for her computer loan, why?... they should provide the equipment for you to do the academic work!

Some professors, who retired in the pandemic period, showed their displeasure when the university partially opened for some administrative activities but did not allow them to collect their belongings from their former offices. Some are still waiting, as Regina explained: "I was told that I had to wait to go to my office, I don't know until when… I think that if they have already partially opened, they should be flexible! Similarly, Sonia, who worked for more than 36 years as a professor, commented:

> In the beginning, everything was empathy, after a while, they [the institution] asked you for a lot of information about everything… surveys, filling out forms, evidence that you were using a platform...pure lack of trust... I retired and guess what? they did not even thank me! not even an email from the head of the department saying goodbye! …have a nice retirement, Sonia!...

On the other hand, at least four participants explicitly mentioned that they felt guilt about retiring. Participants felt that retiring was in their own best interest, and this could be interpreted as unsupportive for the institution and their colleagues. As Tina mentioned:

> Honestly, it was hard to decide to retire, a lot of things working against and… I felt bad, it was kind of like being the first one to get off the boat when it is sinking… As if I was not in solidarity with my other colleagues who had no other choice but to stay… In the beginning, nobody knew [that she retired], until later, some of my colleagues asked me why I did not connect to some virtual meetings… Took me time to say that I was already a retiree.

Two other participants commented that retirement was earlier than planned and they thought it would be a difficult period of adjustment. For example, Regina got COVID and suffered from after-effects; she decided to retire, even though, she was afraid:

> ...I live alone and being in social isolation due to this long pandemic, without contact with others was difficult...when I was working, I kept in touch with my students by videoconference… I was worried about what my mood would be… if I would get depressed...but I was already depressed because of the after-effects of COVID… ¿what I was going to do now with my life? … I am coming out little by little.

The pandemic led seven participants to wonder about the meaning of life and its fragility. They recognized that the sudden deaths of family, friends, and colleagues made them think that life is fragile and helped them decide to retire. For example, Mariana lost two nieces, her mother-in-law, and three of her young alumni passed away due to COVID-19. These deaths made her think about the fragility of life and the time she had left to live:

> I was waiting to retire with 100% of my pension, for a couple more years, but after everything that happened to me… losing so many dear people... What good is money?... I told my husband that we had better retire… as soon as we could travel, we will go to all those places we always say we would go…life is short, too short…

During the pandemic most daycare centers and schools were closed; thus, some participants took care of their grandchildren. Grandparenting was a key factor for retiring, at least for 3 interviewees, as Adrian explained:

> I have 6 grandchildren; I was not a good grandfather really [he laughs] … Now that I had to be at home working and helping my wife with two grandchildren [3 and 5 years old] … I started to enjoy being a grandfather… My youngest daughter is pregnant… I want to be there for my future grandson…my wife and I want to take care of him, not take him to daycare.

Among the most positive aspects that prompted several participants to retire, having free time to do different things was mentioned by at least four professors. For example, Margarita commented: "Whenever I was at home, I used to say that when having time, I would fix this… and buy that… finally, that time has come…I am happy really". The retirements of others were also a factor, as Luisa commented: "…Things happen for a reason, without the pandemic, maybe I would never have retired. My two brothers decided that it was time to retire and encouraged me." Some professors mentioned their willingness to participate in new projects. They spoke mainly of continuing in the educational field, but now as volunteers, helping civil society organizations. For example, Carlos commented: "I can still help others who need knowledge… many do not have the resources to pay for their education… I can still help."

Discussion

As expected, the data obtained was very rich in content and extensive. The interviewees talked about various aspects that influenced —to a greater or lesser extent— their decision to retire. The categories that emerged helped in the construction of a matrix, which was built on the 3 primary

elements of the theoretical model (i.e., finance, health, and psychological well-being), along with the 6 mechanisms suggested in it (i.e., push factors, pull factors, barriers, enablers, triggers, and overrides). According to the results, the pandem- ic did play an important role in the retirement decision of most participants. The pandemic affected participants in their decision to retire in all the 3 elements proposed by the model, as shown in table 1.

Table 1. *Factors Influencing the Decision to Retire*

Key Elements and Mechanism	Finance	Health	Psychological well-being
Push	Decrease in the government's education budget.	Long-term after-effects of professors or family members due to COVID.	Stress due to training needs for distance education.
	Little chance of improving the professors' appointment before retirement.		Stress due to changes in the family dynamics.
Pull	Tax remission to retirees.	Perception of good health.	Free time.
		Not to have contracted covid.	New Projects.
Barrier	Insufficient savings.	Need to pay for the care of a family member.	Guilt.
	Having heavy debt.		Fear of the unknown (life without working).
	Incentives and bonuses are not included in pensions.		
Enabler	Homeowner.	Current good personal health.	Grandparenting.
	Payment of loan debts.		Retirement of friends and relatives.
	Retired couple with a good pension.		
Trigger	Decrease in savings due to an increase in expenditures at home.	Returning to face-to-face classes.	Dissatisfaction with the management of university authorities.
Overrider	Uncertainty and fear for changes to the current pension plan.	Deterioration of chronic health problems.	Recognition of the fragility of life (pandemic casualties).
	A possible economic recession.		Mental exhaustion due to the pandemic.

Source: adapted from the 3D model developed by Jaworski and colleagues (2016, p. 4).

Finance

Undoubtedly, the pandemic had an impact on the participants' finances. The push factor had to do with the effects of the pandemic on Mexico's economy, which led to cuts in the education budget. Due to the budget cuts, professors recognized fewer opportunities to improve their appointments, and this helped them to retire. In addition, the fear of an economic recession —because of the pandemic— predominates, as it generated uncertainty. Participants thought that it was better to retire than to take the risk of changes in their retirement benefits, including tax exemptions. These results are not congruent with pre-pandemic studies as they have unique features due to the pandemic.

The main barriers experienced by most professors had to do with personal aspects, which cannot be considered as directly influenced by the pandemic since they all arose before it. For instance, several participants commented that they had difficulties in saving and paying off their credits, and this is congruent with other studies showing that pension income is not always enough (Findsen, 2015; Templer et al., 2010; Sewdas et al., 2017), and it does not even allow to pay off debts or loans (Sewdas et al., 2017). Others mentioned that it would be difficult for them to stop receiving the incentives and bonuses they used to have for their academic performance. However, the pandemic does trigger additional expenses that caused a decrease in the savings of the interviewees. The additional expenses mentioned were mostly related to water,

electricity, food, and internet services. Most of these expenses increased due to the many months of confinement including the care of grandchildren who stayed long periods in the professors' homes. This is congruent with other studies that mentioned the ability to save to retire, and how this is largely influenced by family expenses (Payne et al., 2014).

Health

The findings were consistent with the consequences of the pandemics, as all the interviewees recognized the importance of having good health. Some of the participants mentioned the after-effects of COVID on themselves or close relatives, and this was a push factor for retirement. Thus, findings in this study confirm that health continues to be the main determining factor in the decision to retire (Nilsson, 2012), and this is consistent with other studies showing that due to the compromised health of family members, older people have to continue working or become the main caregivers (Kubicek et al., 2010).

Participants who were not infected by the virus decided to retire to enjoy life, as they continue to be in good health. According to participants' narratives, good health can be seen as a pull factor as well as an enabler. For some professors, the combination of a possible COVID infection and the deterioration of their health —due to aspects not attributable to the pandemic— made them decide to retire because their lives were at high risk. Thus, a key trigger for retirement was the return to face-to-face classes. It was interesting how the participants' narratives were directed at trying to understand why they were initially afraid to be at home, and later, afraid to go out for perceiving that their health was at risk. This determinant has unique characteristics that unsurprisingly do not coincide with any pre-pandemic research evidence.

Psychological Well-Being

It is worth mentioning that some barriers that prevent individuals to retire and appear frequently in the literature on retirement decision-making were not relevant in the narratives of participants. For example, the professors' contribution to society when working, the possibility of continuing to share their knowledge with the new generations (Sewdas et al., 2017), or the feeling of empowerment and autonomy (Nilsson, 2012; Shacklock & Brunetto, 2014).

In this study, the stress experienced by professors was the push factor for retirement. Isolation, changes in daily life, and learning to be a teacher from a distance generated most of the stress in the interviewees. Also, the negative consequences of online learning are consistent with other studies, as it was found that in-person interaction is an important motivator for educators (Lachlan et al., 2020), and online teaching affected their work identity (Smith et al., 2020). The pandemic also produced guilt, as some participants felt that it was not good to leave their colleagues in difficult times, and this was initially an important barrier for them. Guilt is not an outcome seen in pre-pandemic research evidence in the literature review. It could therefore be considered as a unique aspect worth investigating further. Also, the pandemic stretched the organizational and adaptive capacities of the educational institution studied; for instance, several interviewees mentioned their disappointment with the treatment received from administrative officials, and this seems to be a trigger factor for retiring. The pandemic even made some family roles stronger —such as grandparenting— as this role facilitated some participants in their decision to retire. The pandemic, with all the unfortunate deaths it has caused, left an emotional imprint difficult to erase. The persons close to the interviewees —who died due to COVID-19— impacted and influenced the perception of life in several participants; the pandemic taught some participants that life is short and fragile. Finally, it was found that an attraction factor for retiring was having more free time and opportunities to undertake new projects; although, the direct influence of the pandemic is not so evident in this case.

The 3D model in retirement decision-making (Jaworski et al., 2016) was useful for organizing and explaining the various factors involved in the retirement decision of participants during the pandemic. However, the health and psychological well-being elements could be renamed. The health dimension —from a holistic perspective— includes the psychological element. Thus, disaggregation seems appropriate, and the suggestion would be a physiological health element —instead of health—, and a *psychological health* element. It is also suggested to exclude the word well-being since this word can also be used under other perspectives (e.g., financial well-being).

The six categories included in the model were also helpful (i.e., Push factors, pull factors, barriers, enablers, triggers, and overrides), and as the model mentions—when trying to place some categories belonging to the same element (finance, health, or psychological well-being) — they were intertwined with other mechanisms. For instance, some categories could be considered as a pull factor as well as an enabler. Also, some triggers could be considered as push factors. Either way, the model helps to present the main reasons why professors retired, and which reasons were largely influenced by the pandemic.

Regarding the personal characteristics of the interviewees, two stood out. First, most of the interviewees were women (10 out of 14), and second, all participants were similarly educated. They all had at least a master's degree in different disciplines. Regarding gender, only women complained about the treatment they received from the authorities during the pandemic period. They felt hurt because they were not given a goodbye, and there was no recognition for their effort and dedication in all the years they worked for the institution. This result may not be related to gender but would be worth investigating further.

About participants' level of education and disciplinary area, the results show no differences in their internal processes for deciding to retire. All the interviewees mentioned a combination of factors that included their finance and health, and that of those they loved. However, their narratives confirmed that the pandemic was very present in their decision to retire. Some even regretted that it was because of the pandemic that they had to retire earlier than they thought, particularly those who contracted covid and had after-effects.

Conclusion

Several studies have focused on the main reasons why a person decides to stop working, and while all those research efforts provide insight into the decision-making process of when a person retires, this paper addresses the unique factor of the emergence of COVID-19. Moreover, as Amabile (2019) reminds us, more qualitative studies should be conducted as they help to understand retirement decisions and experiences from the particularities in the lives of older adults, including existential questions under unique circumstances, as has been the case with the emergence of the pandemic.

This research effort allows establishing that the factors that usually intervene in a person's decision to retire — before the pandemic— are still in place, such as the financial, health, social, and personality aspects, which are congruent with other studies (Nilsson, 2012; Shacklock & Brunetto, 2014). However, the pandemic did play a role in determining the decision to retire. The results suggest that the retirement decision-making process of all participants would have been different if the pandemic had not occurred.

Participants showed in their narratives that the pandemic played a major role, mostly in their physical and mental health. The pandemic also precipitated the retirement date of most professors interviewed, and retirement was not as some of them had envisioned. However, despite all the obstacles generated by the pandemic, professors went through one of the most important stages of life transition, by analyzing all the aspects that affected their lives before deciding to retire. This study confirms that an event of the magnitude of this pandemic can significantly influence people's life histories, including their retirement stage.

However, more research is needed to complement and contrast the knowledge acquired in this study. For example, it would be relevant to know the impact of the pandemic on the retirement of people working in areas other than education and find out if some sectors, such as health care, modified the retirement processes —including the implementation of restrictions or lack of incentives to retire during the pandemic. Also, there are multiple variables in the social, cultural, and economic context of countries, even those belonging to the same region, as in Latin America; this requires more research to understand their diversity, and how they were affected during the pandemic (Palomera-Chávez et al., 2021), including the decision-making process of all those who retired during the pandemic.

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