



An exploration of the retirement transition: An interpretative phenomenological analysis

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**ABSTRACT**

Retirement is viewed as a journey involving a psychosocial transition rather than a single event of exiting work (Matour & Prout, 2007). Previous research suggests the retirement transition can be beneficial to individual's psychological well-being (Kim & Moen, 2002), other suggests individuals can experience maladjustment (Kim & Moen, 2002; Kloep & Hendry, 2006). Research in this area has been dominated by quantitative methods, therefore this current study utilises a qualitative approach to explore the personal experiences of the retirement transition to provide a deeper understanding. Four participants were interviewed who have retired from professional jobs. The present study aimed to explore the positive and negative aspects, including any psychological impact the retirement transition had upon individuals' well-being. Interpretative phenomenological analysis was chosen where four master themes were constructed i) the impact of retirement on the self, ii) a new found freedom of time, iii) experiences of being retired made through social meanings, and iv) the importance of staying engaged in meaningful activity. Implications, strengths and weaknesses of the study are also discussed.

<b>KEY WORDS:</b>	<b>RETIREMENT</b>	<b>THE SELF</b>	<b>SOCIAL MEANINGS</b>	<b>FREEDOM</b>	<b>IPA</b>
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## Introduction

Retirement is recognised as being an important life transition (Szinovacz, 1980), associated with a number of adjustments including social roles, income and daily routine adaptation's (Pinquart & Schindler, 2007). Although there is no single definition of what retirement is within existing literature (Denton & Spencer, 2009), it can arguably be best understood as an subjective journey involving a psychosocial transition rather than a single event of exiting work or an objective life transition (Matour & Prout, 2007, Kim & Moen, 2002). Future retirees consider retirement to be a huge decision where they envisage what their daily life would be after exiting the work force, as well as the physical and emotional effort to make the transition successful (Feldman & Beehr, 2011).

Existing research has heavily focused on the decisions to retire as well as the preparations such as financial planning, whilst psychological aspects of this phenomenon are arguably fragmentary (Osborne, 2012; Shultz & Wang, 2011, Kim & Moen, 2002). Prior research has suggested retirement to be a 'crisis' event (Crawford, 1972) resulting in stressful, negative experiences due to the challenges in adjustment. Osborne (2012) suggests retiree's can feel overwhelmed by the numerous adjustments and decision to be made during the initial stage of retirement. However, recent research has now viewed retirement as being beneficial to individuals psychological well being (Kim & Moen, 2001). Research which has focused on psychological aspects of retirement has been heavily explored by quantitative methods; therefore there is recognition that this focal topic warrants further qualitative attention (Robinson, Demetre & Corney, 2011; Price, 2003). However, due to the limited qualitative research, quantitative research has been supplemented to provide an understanding of the retirement transition. Even though quantitative literature will be reviewed, a critical stance is taken due to the different assumptions and philosophical underpinnings which are highlighted throughout.

Firstly, retiree's can experience some losses during the retirement transition. It can be suggested that work is more than just bringing home an income (Kleiber & Linde, 2014). For example, many individuals significantly identify with a work role which may have implications when adjusting to retirement life. Osborne (2012) suggests during the retirement transition, individuals can experience partial identity disruption. Identity refers to "cognitive and effective meanings that an individual attributes to one's self in a role" (Reitzes & Mutran, 2006, pp. 336). One explanation of this disruption is provided by role theory (George, 1993) which suggests individuals' former roles within employment may form an integral part of their identity (Price, 2003). Therefore, it is suggested that psychological distress can occur due to the loss in retiree's previous work role which may disrupt their identity (Kim & Moen, 2002). However, other findings suggest that individuals' may define themselves beyond their professional identity, resulting in reduced distress as their sense of self has not been impacted, even though their professional identities may be lost (Price, 2003). Although these findings are qualitative, the study adopts a feminist approach which ignores the experiences of male retirement transitions due to having an agenda in advocating women's experiences.

Nevertheless, to ease the adjustment and the lingering feelings of identity disruption, individuals may substitute their former work identity with an alternative identity (Price, 2003). Instead of creating a new identity, previous research suggests individuals may choose an alternative identity which is significant to them outside of work (Reitzes & Mutran, 2006). These findings suggest previous roles may ease the initial transition

such as being a mother or daughter, as well as shaping retiree's current identities (Reitzes & Mutran, 2006). However, these findings must be interpreted cautiously due to taking a positivist approach. Therefore, it can be argued that the statistical data does not provide in depth interpretations on individuals narratives of their experiences regarding the meanings attached to choosing alternative identities.

The above previous research suggests individuals may choose an alternative identity due to experiences of identity loss, other research suggests that former work identities continue to persist during the retirement transition (Teuscher, 2010), even after exiting their role (Weiss, 2005). Although the surrounding literature on identity adjustment in retirement has largely been quantitative, findings highlight that retiree's self description includes their former role which suggests individuals former work identities are a central part of the self (Teuscher, 2010; Osborne, 2012). Lastly, retirees also need to adjust to the transition as being associated with the passage into old age (Kim & Moen, 2001). In relation to retiree's social identity, Osborne (2012) suggests if retirees are perceived to be old they may experience stereotypes of being old. Although, it must be noted that little research has highlighted this in individual's experiences of the retirement transition.

Furthermore, work may have provided retiree's with a sense of purpose associated to feeling useful and valuable (Quinn & Burkhauser, 1990). In addition, retirees may experience difficulty of adjusting to the flexitime of retirement due to prior daily life being defined by work routines and schedules (Schlossberg, 2004). From a qualitative perspective, Kloep & Hendry (2006) found that retiree's faced a difficult challenge in constructing a daily structure due to daily routines being previously devoted and structured to work. Although this research must be recognised for contributing to the limited qualitative research within this focal topic, findings must be interpreted cautiously due to being conducted in a different context where retirement differs in Norway in terms of age of retiring and pension schemes. However, to try and overcome the difficulties in constructing a daily structure in retirement, the findings by Van Solinge & Henkens (2008) suggest that being involved in voluntary work helps provide some continuity of a daily structure. Although the effects of volunteerism in retirement is limited (Hidalgo, Moreno-Jimenez & Quinonero, 2013), Thoits & Hewitt (2001) suggest volunteering also provides individuals with a greater sense of life satisfaction.

Although retirees may experience a loss in daily structure, it is recognised within the literature is that retirement has been experienced with providing a release from work time obligations and demands (Kelly & Westcott, 1991). An alternative theoretical perspective of role theory; role strain reduction proposes that due to no longer having work demands in retiree's previous roles, psychological well-being may increase due to the decreased role strain (Kim & Moen, 2002). Furthermore, due to no longer having work obligations, retiree's may experience freedom in terms of new time and freedom to engage in leisure and activities (Robinson, Demetre & Corney, 2011). Moreover, individuals may engage in activities which mirror previous activities prior to retiring which links to continuity theory (Atchley, 1989). Continuity theory (Atchley, 1989) suggests that individuals maintain prior lifestyles, values, and activities after retiring which helps sustain a stable adjustment of lifestyle and self-concept. As a result of continuity, the retirement transition may lead to reduced distress and maladjustment (Kim & Moen, 2002). However, this new freedom during the retirement transition can result in both positive and negative experiences. Regarding positive experiences, retirees are able to engage in meaningful activities which can provide a sense of personal and goal achievement (Warr, Butcher & Robertson, 2004). Moreover, retiree's may experience more freedom to spend time with family which was once

restricted by work (Weiss, 2005). In addition, by engaging in meaningful activity, it may enable retirees to find an activity which provides a sense of value and personal meaning which once was provided by work (Klieber, 2013).

On the other hand, individuals may have entrenched uncertainty regarding how to spend their new time (Nuttman-Shwartz, 2004). Furthermore, some retirees may feel they have to keep busy as a distraction method to prevent feelings of worthless and uselessness (Katz, 2000). However, it could be suggested that this uncertainty may be just an initial stage in the retirement transition as the above study only interviewed individuals who had retired for approximately one year. It would be beneficial to explore whether these adjustment problems regarding time, continued during retirement. Furthermore, having new time may also mean renegotiating domestic responsibilities due to no longer being in full time work (Osborne, 2012).

Lastly, some existing literature has attempted to characterise types of retiree's and different transitional pathways into retirement. For example, Schlossberg (2004) identified six types of retiree's using qualitative data which include i) Searchers who explore new opportunities, ii) Easy gliders who enjoy no commitments and schedules, iii) Continuers who maintain earlier interests and skills, iv) Adventurers who seek adventure into a new experience, v) Retreaters who disengage from their retiree life and vi) Involved Spectators who engage less actively. Although Schlossberg (2004) recognises that retirement can take form in different ways for individuals, it is questionable whether retiree's stick to one form or whether retiree's can be easy gliders who enjoy no schedules, as well as continuers who maintain prior interests and skills. In contrast, Kloep & Hendry (2006) used grounded theory analysis and characterised the retirement transition by three different pathways. The pathways included i) life beyond work where retiree's recognise the freedom from work and opportunities to engage in leisure activities, ii) work as a lifestyle where retiree's are fearful of losing their purpose due to work being meaningful and valuable, and lastly iii) there is not much to live for where retiree's feel dissatisfied with retirement due to limited resources e.g. finances and social networks.

To end the review of existing research and theories, Kim & Moen (2001) suggest the retirement transition can be best understood from a life-course ecological perspective (Bronfenbrenner, 1995). Bronfenbrenner (1995) emphasises the importance of viewing transitions within their specific social- historical contexts. From this approach, the retirement transition takes place in a wider context of other situations and life pathways (Kim & Moen, 2001), for example whether a spouse is already retired. Moreover, to understand the retirement transition in association with psychological well-being, it is important to understand the circumstances surrounding retirement. For example, the decision to retire early due to a health crisis may impact retiree's well being (Kim & Moen, 2001). Lastly, the life-course ecological approach (Bronfenbrenner, 1995) emphasises 'human agency' which reflects that retiree's are active in shaping their life during the retirement transition by options and resources available in their context e.g. developing alternative identities through alternative roles.

Overall, existing research highlight the different transitions retiree's face, including negative and positive aspects. Moreover, the theoretical perspectives discussed provide an overview of the implications of the retirement adjustment on psychological well-being (Kim & Moen, 2002). Furthermore, some research has attempted to characterise different pathways and types of retiree's during the retirement transition.

## **Present study**

In summary, it is suggested that psychological research investigating the retirement transition has been overshadowed by other areas of research (Shultz & Wang, 2011). Moreover, it is evident that the majority of psychological research which has explored the retirement transition has been heavily dominated by quantitative methods (Price, 2003). By making use of a qualitative approach, the present study aimed to provide a greater understanding of the retirement transition through personal experiences which cannot be captured in depth through quantitative measures. Furthermore, Robison, Demetre & Corney (2011) have acknowledged their recent research to be the first qualitative research in England and Wales. Therefore, this present study aimed to enrich existing literature, and build on the limited qualitative research within the UK by also using a different form of analysis.

Due to taking a qualitative approach, semi-structured interviews were used which enabled detailed narratives of participants experiences to be elicited (Whiting, 2008). Interpretative phenomenological analysis was utilised to analyse the collected data. This methodology was deemed most appropriate in comparison to other methods such as experiential thematic analysis as it has a focus on identity changes during major life transitions (Smith, Flowers & Larkin, 2009). In addition, the strengths of this methodology include being involved actively with the analysis which enables the researcher “to fully uncover or bring into the light the meanings phenomenology is seeking to achieve” (Pringle, Drummond, McLafferty & Hendry, 2011, p21). Although using qualitative research enables an understanding of the retirement transition, it must be acknowledged that alternative interpretations of the data is possible meaning qualitative research does not provide certainty (Willig, 2008). Moreover, while IPA attempts to generate rich understandings of participants experiences of retirement, phenomenological research does not aim to explain why these experiences occur or why there may be differences in terms of individuals’ representations (Willig, 2008).

A phenomenological epistemological stance is taken throughout the present study which assumes experiences are constructed, rather than determined through products of interpretations (Willig, 2008). This epistemology was adopted due to the theoretical considerations of Interpretative Phenomenological Analysis. It was also deemed most appropriate as the researcher is implicated in understanding, facilitating and interpreting experiences (Smith, Flower & Larkin, 2009). This research also adopted a critical realist ontology which assumes a pre-social reality exists, however it is impossible to obtain a direct access to this social reality (Braun & Clarke, 2013).

Therefore, this present study aimed to gain a greater understanding of the retirement transition by exploring retiree’s experiences. Furthermore, research questions under this aim included exploring the positive and negative aspects retiree’s faced. In particular, the present study focused on exploring any psychological impact the retirement transition has had upon individuals’ well being, with the focus on whether an individual’s sense of identity is impacted. Lastly, the study also aimed to explore other aspects as Kim & Moen (2001) indicate that it would be beneficial to incorporate the different dynamics of the retirement transition such as psychological, societal and biological (e.g. aging). The present study hopes to be a valuable insight for future retiree’s to gain an understanding of other retiree’s experiences which will be beneficial when planning to retire. In addition, the present study aims to enable future retirees to have an increased awareness of the psychological impact which is often overlooked by future retiree’s (Osborne, 2012).

\*It must be noted qualitative research is often written using a combination of writing styles, therefore most sections

in this current study are written in third person. However, the reflexivity section is written in a first-person reflexive voice which highlights self-awareness (Patton, 2014)

## **Method**

### **Participants**

Purposive sampling was chosen to recruit a homogenous sample, but resulted in snowballing due to participants providing further information of eligible participants. As some retiree's can experience a short 'honeymoon' phase (Pinquart & Schindler, 2007); a criteria was used to recruit participants who had been retired for six months up to three years. Three years was chosen ensure participants were able to easily reflect on their retirement transition. Due to difficulty of recruiting participants, the criteria was extended to four years. The criteria also included recruiting retiree's from a professional career due to limited qualitative research exploring professional retiree's experiences in the United Kingdom (Robinson, Demetre & Corney 2011). Moreover, the criteria excluded university professional retiree's due to previous research having focused on this (Kloep & Hendry, 2006; Weis, 2005). Females and males were recruited due to the inconsistent findings of gender differences (Seccombe & Lee, 1986).

Four participants were recruited which enabled the research to concentrate on a small number of cases which is appropriate to IPA (Smith, Flowers & Larkins, 2009). Approximately three hours of data was collected due to being deemed sufficient for a qualitative undergraduate dissertation (Gough, Lawton, Madill & Stratton, 2003). Details of the participants are given in the table below.

**Table 1**  
**Details of participants**

<b>Participant</b>	<b>Age</b>	<b>Occupation Pre-Retirement</b>	<b>Retirement Duration</b>	<b>Duration of Interview</b>
Rebecca	63	Deputy Manager Radiographer	10 months	45mins approx.
Veronique	63	Radiographer	12 months	50mins approx
Sarah	67	Teacher	Four years	30mins approx
James	69	Dentist	Two years	1 hour approx

\*Participants names have been replaced by pseudonyms.

## **Design**

A qualitative approach was adopted to gain an in-depth account of participants' experiences. Data was gathered using face-to-face, one-to-one semi-structured interviews enabling participants to respond in detail, plus providing flexibility (Willig, 2008). However, James was interviewed via Skype, which was deemed appropriate due to being similar to face-to-face interviews (Evans, Elford & Wiggins, 2008). Interpretative Phenomenological Analysis (IPA) was chosen due to having a focus on lived experiences. Features of this methodology include an idiographic commitment at two levels; a commitment to an in depth, detailed analysis and a commitment to understanding the experience from an individual's personal perspective. A second theoretical underpinning is the hermeneutic circle (Smith, Flowers & Larkin, 2009) which consists of an empathetic and questioning stance. Furthermore IPA was deemed most appropriate in comparison to experiential thematic analysis, due to focusing on identity issues especially in relation to life transitions (Smith, Flowers & Larkin, 2009). A phenomenological epistemological stance has



been adopted throughout the research.

## **Materials**

A criteria and research information sheet was developed (see Appendix B & C). A consent form was developed and given prior to the interview (see Appendix E). An interview schedule was developed for participants enabling familiarity with the topics, and providing an opportunity to inform me if they felt uncomfortable answering any questions. An extended interview schedule was developed which enabled me to have noted probes and follow up questions (see Appendix D2). To construct the interview schedule, guidelines by Robson (2011) were followed which included developing introductory comments and a list of topics to be explored with key questions underneath. In terms of the questions developed, only a brief literature review was conducted due to taking an inductive approach. Open ended questions were constructed to enable participants to respond in depth. A pilot study was used to evaluate the estimated time of the interview and help refine the interview schedule. A debrief was developed which included information regarding the study and contact details (see Appendix F). A digital recorder was used to record the interviews, while Skype was installed on a private computer for the online interview.

## **Procedure**

A preliminary ethical approval form was completed and signed off by university staff (see Appendix A). Potential participants were given a research information sheet outlining the study (see Appendix B). Individuals happy to participate were given an interview schedule in advance. Once participants had given consent, participants were contacted to arrange an interview date. Interviews were undertaken in places of participant's choice, such as cafes. It is important that participants felt comfortable in a familiar setting (Smith & Osborn, 2008), as well as ensuring a safe setting. Some difficulty was experienced during the first interview due to my lack of experience in interviewing. To ensure other interviews went more smoothly, interviewing techniques were practised such as using more probes. After the interviews, participants were thanked and given debriefs.

## **Ethical Considerations**

The current research followed ethical guidelines by the British Psychological Society and University of Gloucestershire. Potential participants were recruited on a voluntary basis and reminded there were no negative outcomes should they decline. Participants were asked to sign a consent form prior to participation. Participants were informed about their rights to withdraw which was highlighted in the consent form and debrief. Participants were allowed access and make any omissions to their interview transcripts by an agreed date. At the end of the interviews, participants were verbally debriefed and given a debrief sheet containing contact details. Anonymity was addressed throughout the study by using pseudonyms to protect participants' identities. Other identifying information such as organisational names were also replaced with pseudonyms or omitted. Participants were made aware that extracts of the data would be used in the analysis. Participants were also told that access to full recordings, transcripts and consent forms are restricted to the researcher and dissertation supervisor. Participants and my safety have been considered by completing a risk assessment form prior to collecting data (see Appendix A). All data was collected in a safe location and a 'safety buddy procedure' (Braun & Clarke, 2013) was used where a colleague was informed on my whereabouts during data collection.

## **Analytical Strategy**

The chosen approach to transcription was verbatim where spoken words were converted precisely into text. Due to IPA mainly being concerned with the meaning of the participants' experiences, a full transcription e.g. all non-verbal utterances and length of pauses were not required (Smith, Flower, & Larkin, 2009). However, the transcript included certain notable non-verbal utterances such as significant pauses and laughter which may aid interpretations of participants' experiences. These notations in the transcript (see appendix K) have been adapted from Tilley & Powick (2002) and Jefferson (2004). Underlying guidelines by Smith, Flowers & Larkin (2009) were used to inform the analytic strategy due to providing a step approach in coding the data (see appendix G1). Step one involved immersing with the data by reading the transcript while listening to the audio-recording. Preliminary comments were then noted in the left margin of the data which combined descriptive, linguistic and conceptual comments (Smith, Flowers & Larkin, 2009). This step was also expanded by circling any text which seemed significant to the participant, as well any text which stood out to me during coding which aided preliminary comments. Emergent themes were then developed in the right margin of the transcripts regarding any psychological significance in relation to the research aim. These steps also ensured double hermeneutics (see appendix K).

To produce connections, emergent themes were listed and then colour coded to illustrate patterns across themes (see Appendix G2). An analytical process of abstraction (Smith, Flowers & Larkin, 2009) was then used which involved grouping together similar colour coded emergent themes and then developing a super-ordinate title for the coloured cluster. Super-ordinate themes were constructed for each case, illustrated in the audit trails (see appendix H). This iterative process was repeated for each case to ensure an idiographic commitment. A cross-case analysis was then conducted to produce master themes which captured the research aim (see appendix I).

## **Analysis**

Four master themes were constructed following IPA of the dataset (see Appendix J). Theme (i) explores how participants' experience a search for purpose during the

retirement transition, while holding onto their former identity which facilitates their adjustment. Theme (ii) explores how individuals experience a new found freedom of time due to no longer being structured by work, whilst acknowledging challenges in terms of self-motivation and time management. Theme (iii) illustrates the experiences of being retired made through social meanings and the impact this has had upon participants' sense of identity. Lastly, theme (iv) highlights the experiences of staying engaged in meaningful activity which provides a sense of achievement and satisfaction. Due to dissertation constraints the analysis will focus on the first three master themes. Themes (i) and (ii) have been chosen due to the divergence and convergence across participants' experiences. In contrast, theme (iii) has been chosen due to the unexpected findings which has had limited attention in qualitative research.

### **The impact of retirement on the 'self'**

Participants illustrated the impact of retirement on the self in several ways. *A search for purpose after retiring*: The majority of participants construct a feeling of loss with regards to their purpose during their retirement transition, highlighted in the extract below:

“I do think I have a loss in purpose, I'm drifting about at the moment. I have lost that purpose where I felt I was doing something, necessary and useful, worthwhile.” (Veronique, page 41, line 1010)

Veronique highlights a loss in purpose in life which work provided, where she perceives that she did something of value. This strengthens previous research which suggests that work is a significant source of meaning in life and as a result of retiring, can lessen individuals purposes (Pinquart, 2002). Veronique invokes a sense of aimlessly being in the world without direction or purpose. There is a resemblance in Sarah's account, by stating “I felt I had lost my place in the world” (page 77, line 1931) again suggesting a sense of loss in purpose, or even status.

The majority of participants illustrate a personal need to fill their sensed loss of purpose by creating an alternative purpose in terms of being meaningful to their sense of self. For example Veronique recognises that she has an empowering potential to shift her purpose as she says “I have got that loss of purpose, but I think I could change that, if I volunteered that would, I'm sure be, I would get a lot more purpose” (page 54, line 1352). This empowerment relates to the life-course ecological perspective (Bronfenbrenner, 1995) which suggests individual's are human agencies and are pro-active in shaping their transition. Interestingly, Veronique states she has a loss in purpose yet still has some purpose by saying 'more'. This is amplified by saying “the family think it's great I have a sense of purpose for them, but it doesn't give me great satisfaction (page 41, line 1021). Although this extract suggests a shift in purpose, which her family may value, it is interpreted to be not ample enough in terms of self-fulfilment.

Both Sarah and James have created an alternative purpose in their transitions through voluntary involvement evident in the extracts below:

James: “most recent has been a local preschool that was and is in an horrendous mess and North Food Bank which is brilliantly run and no problem at all” (page 96, 2445)

Sarah: “So we started working there ... and that's helped a lot because actually, I don't know what people think of volunteers. But we run, well we don't run it but it's a business” (page 80, 2025)

Sarah highlights an alternative source of purpose by engaging in retail charity work. While James does not state any loss in purpose during the retirement transition, it could be interpreted that volunteering in numerous charities has provided a continuous sense of purpose. As James has moved from one role into another, it may mean James has had no space to recognise any sensed loss. James then says “my theological perspective on life leads to me say that I should be doing the things I am called to do” (page 95, line 2432). Therefore, it could be suggested that James faith provides him with a sense of purpose in relation to his voluntary participation.

Sarah highlights the significant psychological impact that volunteering has had upon her. Not only has a void been filled, it could be interpreted that volunteering has improved her wellbeing, as evident below:

“I’m glad I did something about it, yes, instead of feeling blue about it all of the time. And not long after that I started volunteering at school as well, reading so I do that on a Wednesday morning.” (page 81, line 2036)

Similar to Veronique, Sarah has a sense of empowerment as instead of feeling blue about her circumstances; Sarah has controlled and has taken action to change her situation. Sarah suggests prior to volunteering she felt sad and down about having no definite purpose, therefore volunteering could be viewed as having a positive impact by providing a sense of purpose and meaning (Reichstad et al, 2010). Additionally, it could be interpreted that Sarah has created a personal renewal of her purpose by volunteering in her previous workplace which may have eased the adjustment. By volunteering in a role which mirrors Sarah’s previous job, it could suggest an extended recognition of what her pervious role provided, such as purpose and personal value. This is supported by Price (2003) who found professional women drew on existing career skills in alternative roles to act as a beneficial strategy to ease the retirement transition.

In contrast, whilst Rebecca senses a loss in purpose, resembling other participants’ accounts, it seems unimportant. There are some contradictions in Rebecca’s account as prior to retirement it is interpreted that work provided a central purpose for Rebecca as she says “I didn’t know what my purpose would be once I was retired, um so to me it was all very worrying” (line 88). Yet, Rebecca later says “I don’t have the purpose in life that I’m a radiographer and I go to work and that’s my purpose” (page 5, line 95). Rebecca then says “although I don’t know what my purpose is now, I don’t feel it is important to me” (page 13, line 284). Therefore it could be interpreted that for Rebecca, her purpose in life was not to be a radiographer as first thought, but her purpose was doing something meaningful or productive. Although Rebecca suggests that she is unsure of what her purpose is now, it could be suggested that this may be a transitional stage which may rear again as the transition progresses:

“I feel, at this moment, my retirement has not been very long so just at this moment ... I’m enjoying it and it’s all positive. But I’m not sure whether it will continue ... Because I was worrying about retiring and that, those worries haven’t come to reality. So maybe I am just worrying about how I will be in another year ... but it is something that concerns me that I may not feel the same in another year.” (page 30, line 738)

Therefore, Rebecca recognises the fluidity of her transitional experience which also reflects the phenomenological epistemological standpoint. Rebecca recognises her experiences may change, which is interpreted to be a worrying aspect to her.

*Work as a central part of the 'self'*: Within the master theme is the importance of participants' former professions as a central part of their identity. Some participants construct a feeling of loss in regard to their working identity, while acknowledging other aspects of their identity has helped ease the retirement transition.

Although participants have been retired for duration of time, they make reference to their former profession as a significant aspect of their identity. For example, James demonstrates how choosing to state his former profession contributes to a sense of self by saying "retired dentist ... it tells somebody something about you" (page 93, line 2384). This is also exemplified by Veronique who says "I'm still a radiographer at heart" (page 42, line 1046) reflecting the significance of participants former professions being a central part of the 'self'. This is supported by Price (2003) who suggests that professional individuals incorporate their professional occupations as part of their identity. However, the above supporting study must be interpreted cautiously due to being based on a female sample.

In line with Role Theory (George, 1993), the majority of participants amplified their former role to be a central aspect of their identities. Previous research suggests that due to this loss of work role individuals can experience psychological distress during the retirement transition (Kim & Moen, 2002). However, the current findings differ as although the participants have distanced themselves in terms of their work roles, practices and responsibilities, they still associate themselves with that role which suggests the importance of jobs in terms of shaping their identities:

Rebecca: "so I could say I'm a radiographer, I'm not just a working radiographer" (page 18, line 424)

Veronique: "Even though I might not be practising, I still feel I'm a radiographer" (page 42, line 1048)

James: "I suppose I would call myself a dentist still if I was allowed to" (page 94, line 2387)

Rebecca amplifies this by saying "actually the more I think about it, I do have a radiographic qualification, so I could say I'm a radiographer" (page 18, line 423). This is similar to Duberley, Carmichael (&) Szmigin'ss (2014) findings that individuals are ambivalent about being classed as retired and justified this by stating they hold a qualification. This is echoed by James who says "just to call yourself retired seems a bit of a non-entity to me" (page 94, line 2391), which invokes a sense of having no existence or being nothing.

Although participants highlight the importance of their former profession as a crucial aspect of their identity, participants also emphasise other aspects of their identity. For example, although Rebecca feels her radiographic occupation provided a sense of identity, she emphasises other aspects make up who she is by saying "I'm lots of other things, I'm a mother, a sister, a friend" (page 19, line 450). Therefore, it could be interpreted that a shift in identity has occurred to ease the retirement adjustment from a meaningful profession (Price, 2002). This is supported by Reitzes & Mutran (2006) findings that during the retirement transition, individuals may choose an alternative, continuous identity. There is convergence in James account, as he emphasises the importance of identifying himself as a Christian in relation to his sense of self throughout the retirement transition by saying "as a committed Christian my identity is not at all tied up in those things, who I am is not what I've done or who I've pleased" (page 90, line 2299). However, it could be suggested that although alternative identities may have eased the transition, participants' former profession identity may shift in light of other aspects of self due to the status.

## A new found freedom of time

Apparent within participants' accounts was the notion of a new found freedom due to no longer being at work. Three themes were constructed within this master theme.

*Work provided a structure in life:* Although the majority of participants felt they had lost their work structure, they reflected this as a positive part of their transition. Recognised within the literature is that retirement has been experienced with providing a release from work time obligations and demands (Kelly & Westcott, 1991). The demand releases are evident for Rebecca and Veronique, who feel no longer regimented by work times which have had a positive impact upon their transition:

Rebecca: "I am seeing that as positive, because after 40 years of working, um it becomes, well for me I didn't want that structure anymore" (page 10, line 205)

Rebecca amplifies this by talking about how work times defined her life as she says "all you do is go to work every day at a certain time ... work revolves around time" (page 11, line 229). Therefore, it is interpreted that Rebecca is enjoying a greater sense of freedom and flexibility. Furthermore Veronique's loss of time demands has had a further positive impact by removing stress as she says "not knowing if I was going to make the, the first patient of the day and had to be there on time" (page 35, line 864).

Both Rebecca and Veronique articulate this to be one of the reasons they have not taken up volunteering, for example Rebecca says "at the moment I don't want to have to be somewhere at 9 o'clock" (page 29, line 713). Veronique echoes this by saying "because then I thought well am I going to be stuck to certain days" (page 37, line 919). Both participants are cautious of getting involved in voluntary activities due to not wanting time obligations. This is supported by Price (2003) who found retired individuals were reluctant to commit to something straight away due to time obligations.

Participants expressed the difficulty of structuring their own day. Although Rebecca previously states she is enjoying no longer having a work structure, it could be interpreted that attempting to maintain a structure is an ongoing challenge by saying "structuring my own day, which (.) can be difficult" (page 11, line 227). It could be inferred that Rebecca is experiencing some difficulties in personally managing time and structuring her day due to being previously externally imposed by work. Likewise, Sarah highlights the importance of maintaining some type of structure by saying "I've discovered I need structure, because otherwise if you don't have structure time will drift" (page 70, 1763). Sarah amplifies the difficulty of structuring her day despite efforts of trying when she says "I don't think I have that, I try, but it's really hard" (page 79, 2004). Therefore, although Sarah feels she needs a structure, she is struggling to replace her work structure with a retirement structure, which supports Kloep & Hendry's (2006) findings that constructing a daily structure can be a difficult adjustment due to work providing this structure previously.

Within Sarah's account it is important to note the use of the word 'drift' which she echoes regarding no longer having a structure. The word drift invokes multiple meanings of being carried slowly and moving without purpose or direction within time. Furthermore, Rebecca converges this by saying "it concerns me ... maybe I will feel the need for some structure, because otherwise you just drift maybe into nothingness" (page 28, line 688). Both participants are aware of the potential negative impact time

can have upon them.

James emphasises the importance of still maintaining a work structure through voluntary positions as he says “it’s different but there is still a work/life structure. You’ve probably worked out I’m not a couch potato” (page 99, line 2523). Not only does James distance himself from this idea of a unproductive, couch potato, but also emphasises the importance of maintaining a work structure. These findings support Atchley (1989) continuity theory, which suggests retiree’s try to maintain earlier lifestyles. Also, by being structured with volunteer work, the findings strengthen Van Solinge & Henkens (2008) who suggest involvement in volunteering helps provide a continuity of a daily structure, which is interpreted to be an important aspect for James adjustment.

*Having ‘new’ free time:* Participants emphasised having more time to themselves and the choice to do things at their own leisure. Previous literature suggests that a freedom from work is accompanied by a freedom to engage in leisure and activities (Robinson, Demetre & Corney, 2011). This is evident for all participants who have spent more time with family and friends, plus pursuing interests.

In particular, participants highlight that they are now in control of their own time which reflects a sense of empowerment. This is emphasised by Rebecca who indicates that prior to retirement she felt she had little time to do things due to work constantly filling her time:

“ It was something which needed doing which I never had time to do. So actually last summer it was pleasurable to go out in my garden and do my garden at my own time” (page 8, line 163).

Therefore, it could be interpreted that Rebecca is enjoying having control over how she spends her time in contrast to not having control due to work times (Robinson, Demetre & Corney, 2011). There is convergence in James account regarding freedom and control over time which he describes as having a positive impact due to experiencing new family time:

“they get more of my time and that appears to be good for them. They are also very grateful and the impact on me is wholly positive. It’s great to have family time that I didn’t have, by and large, first time around” (page 95, line 2424)

However, having time also comes with the challenge of managing this new time. For example, Rebecca enjoys the new freedom of time but expresses concerns as she says “I think what’s worrying is when you’ve got nothing to do, how do you fill your time everyday” (page 6, line 109). It could suggest that Rebecca believes she has to be productive at all times which may be an implicit assumption that gives rise to ideas of being valued and doing worthwhile things. However, it is interpreted that managing this free time is a worrying aspect for Rebecca, which is supported by Nuttman-Shwartz (2004) who found individuals had entrenched uncertainty regarding how they would spend their new free time. Rebecca later amplifies this concern by saying “I can’t just envisage being in the house day in day out with nothing to do” (page 27, line 651) Therefore, Rebecca constructs multiple meanings of having free time, from enjoyment to suggested boredom. Rebecca acknowledges the damaging psychological impact this could have on her well being if she does not keep busy or have some form of daily activity when she says “I think that will lead me down the road to depression” (page 27, 655)

Lastly, it could be interpreted that Rebecca feels she needs to keep busy to fill her time to prevent worries. For example, Rebecca reflects on doing gardening and says:

“If I hadn’t had that to do and had time on my hand, then (.) then not going to work would have been more obvious to me that I was doing anything. So although I didn’t see it as a way of coping, because I didn’t feel the need to cope, it actually (.) it was probably a benefit to me” (page 24, line 589)

Trying to keep busy to fill time is also constructed within Sarah’s account as she says “I’ve been trying to clear my house of clutter, been very busy actually. But it is better to have something to do” (page 79, line 2004). Both participants emphasise having too much time may potentially negatively impact their well being. As a result, both participants construct the importance of trying to fill their time, which may act as a coping method.

*Maintaining Motivation Due to Freedom of Time:* Participants highlighted that maintaining self- motivation can be a challenge due to no longer having external motivators. There is a paucity of literature on this area; so this discussion will focus on discussion of participants’ experience. Firstly, participants constructed the issue of putting things off due to being less motivated because of flexibility of time:

Sarah: “sometimes you think I must do that, I must do that, but actually I can do that tomorrow. So that happens sometimes ...” (page 74, line 1864)  
 Rebecca: “because there’s no reason to do it today, because I could do it tomorrow, or the next day, so I think, yeah motivation could become a problem” (page 13, line 292)

Both participants appear to be lethargic due to having so much time on their hands with little personal motivation to complete things. It could be interpreted that some participants have lost motivation to get up in the mornings due to having no external commitments; therefore participants are more reliant on their self to direct structure and time:

Rebecca: “no need to get out of bed in the morning, because I don’t have to be anywhere” (page 22, line 517)  
 Veronique: “I don’t have to get up or get ready, so yes you do definitely loose motivation” (page 43, line 1071).

However, it could also be interpreted that rather than motivation, it could reflect the impact of no longer being structured by work due to no longer having an imposed structure to encourage them. In contrast, James demonstrates reasons to get up out of bed daily and stay motivated when he refers to “having children to get up for, get to and take to school” (page 92, line 2342).

Although some participants feel they have experienced disruption in motivation, the majority highlight the importance of trying to maintain some motivation. For example, James emphasises the importance of maintaining motivation by saying “I have to work at it. I have to maintain the worth ethic” (page 92, 2341). Through this construction, James may feel it is important to carry over his mindset from work. Additionally, some participants have arguably helped themselves in terms of imposing some structure and managing time by taking on additional voluntary responsibilities.

### **Experiences of being retired made through social meanings**

This master theme illustrates the experiences of being retired made via social meanings and the impact this had upon participants’ sense of identity. Three



subthemes are constructed which will be discussed below.

*The entry into being an old aged pensioner:* Some participants constructed a concern with adopting the retired identity due to being associated with an unappealing identity of being old (Duberly, Carmichael & Szmigin, 2014). It could be interpreted that this may be one reason why participants sought other identities discussed in the previous master theme. For example, Sarah says “it’s this feeling of being thought of as an oldie, because of that sort of term the elderly” (page 71, line 1790). Moreover, Sarah is reluctant as she says “I didn’t want to think of myself as an oldie” (page 63, line 1600). Therefore, it is suggested that Sarah recognises a social meaning around being an ‘oldie, however it is interpreted that she is not personally at ease with labelling herself in that way. Rebecca also recognises a social meaning of being old associated with retiring. It could be suggested that the ramification of the retired identity associated with being old resulted in Rebecca feeling useless highlighted below:

“because you do retire as you get older ... then with that comes thoughts of aging, well your just useless because your old” (page 40, line 466).

It could be interpreted that the social meanings of being old leaves retiree’s feeling marginalised (Robinson, Demetre & Corney, 2011). These feelings of marginalisation can be associated with ageism which is highlighted by the majority of participants. Although ageism has been studied extensively in relation to the work domain, there is little research which has explored the experiences of ageism in retirement. Ageism refers to negative stereotyping based on negative attitudes and behaviours against individuals in relation to their older age (Butler, 1969). For example, it is interpreted that Sarah perceives other people to hold negative stereotypes about retiree’s in association with being old as she says “I had to explain this to the driving instructor, just in case the driver thought it was because I was old” (page 73, line 1855). Although it is interpreted that Sarah does perceive herself as being old, she illustrates the effects of negative stereotypes she perceives other people to hold about retiree’s age and competency. In addition, it is interpreted that the social meanings surrounding being retired has had detrimental effects for Sarah as she later says “I also thought I couldn’t do it still, which is silly because I can still do it” (page 72, line 1805). Therefore, it could be interpreted that thoughts and social meanings of aging in relation to being retired is associated with personal ideas of competence.

Rebecca reflects on how she believes others view her in relation to being retired as she says “I tend to think people view me differently because I’m probably just an OAP” (page 17, line 399). Rebecca conveys others to perceive her to be an old aged pensioner, which is an extension of the social meanings of being retired. Furthermore, it is interpreted that Rebecca feels marginalised due to being perceived by her ‘pensioner’ social identity in contrast to her previous professional status. It could be interpreted that these social meanings held by Rebecca have impacted her identity as she goes on to say “I’m just another OAP” (page 86, line 417).

Likewise, Veronique says “you know, you’re just a pensioner now, you sort of drift off into like all these others you’re amongst these days” (page 47, line 1171). Although Veronique does not use the term old, it could be suggested that the noun pensioner is associated with being old. However, it could also be interpreted that Veronique does not perceive herself to be part of this social group by saying ‘others you’re amongst’. It is interesting to note Veronique says ‘you’re’ rather than ‘I’m’ which is an amplification that she may have not taken on board this social identity. This is amplified when Veronique says “is that what he thinks of me? I’m just retired” (page 42, line

1051). Both Rebecca and Veronique echoes the word 'just' which suggest insignificance, de-individualisation, and a diminished perceived value, reflecting feelings of marginalisation.

*No Longer Contributing to Society:* The majority of participants construct the idea that since retiring, they are no longer contributing to society. Milne (2013) suggests retirees may feel a burden due to society emphasising the importance in production of work. Some participants place greater emphasis on this, while others question their worth in society. Extracts from Sarah can be seen to highlight the concern over no longer contributing:

“I’m not earning, and not making a contribution to society and not using my skills” (page 69, line 1728).

“If you have er any job, you know whatever it is, you are making a contribution to society and you’re earning, so you don’t have to depend on other people” (page 70, line 1775)

It is suggested that Sarah feels having a monetary contribution is important within society and is interpreted to be significant to her retirement experience that she is not comfortable with. This is supported by Klieber & Linde (2014) who suggest individuals internalise their contribution in society relating to their sense of worth. In addition, Sarah also conveys dependency when “you don’t have to depend on other people” (page 70, line 1775). It is interpreted that Sarah is uncomfortable with feeling dependent on other people, and it could suggest she feels a burden.

Other participants make meaning of being retired through other social meanings. For example, is interpreted that Rebecca feels that society will view her with little worth due to no longer working and contributing to society. evident below:

“because from umm (.) an society point of view I’m not contributing anymore because I am not working, so therefore am I worth anything to society, um probably not” (page 16, line 380).

“people view you better if you are work” (page 17, line 408)

Likewise, Veronique says “it does hurt to think ooh you’re just a pensioner now, so you know are you worth anything?” (page 47, line 1178). It could be interpreted that Veronique is referring to her personal self worth, however it could also be interpreted that she is questioning her worth in relation to societal worth. Due to the multiple interpretations, it is unknown whether Veronique is making meaning though the social meanings of the pensioner identity regarding societal worth. Although, it is interesting to note that Veronique refers to feeling hurt by the pensioner label and does not want to think of herself in that way. Therefore, it could be interpreted that she is unhappy with the social meanings around the pensioner identity which may have caused some emotional pain.

Although some participants construct that they are not contributing to society, it is interesting to highlight that the majority of participants engage in other social contributions evident in the extracts below:

Veronique: “it would be better [laughs] if I I didn’t have an elderly parent to look after ... sole (.) person responsible for (.) an elderly person like you know my father” (page 41, line 1004)

Sarah: “Saw they needed volunteers in \*\*\*\* shop. So we started working there ... and obviously the money raised, we are doing something of good

use ... and not long after that I started volunteering at the school as well reading so I do that" (page 80, line 2024)

Both participants illustrate other contributions to society such as being a carer or volunteer. However, it is interpreted that both Sarah and Veronique do not make meaning of these roles as being valuable contributions. For example, Sarah says "I'm still sort of feeling guilty, that I am not making a contribution to society" (page 68, line 1723). Although Sarah is involved in a numerous contributions, she does not perceive this to be a valuable contribution and expresses guilt over this. Recent findings by Nesteruk & Price (2011) found that retired women expressed a sense of guilt for not contributing in other ways such as through volunteering. Although there are similarities regarding guilt with the current study, is interpreted that volunteering has not filled this guilt, suggesting Sarah's feelings of guilt go beyond volunteering, in relation to financially contributing to society through paid work. Therefore, it is interpreted that participants make meaning through the social meanings of what is valued in society, in particular contributing financially.

*Fear of Judgement:* The majority of participants express a concern of being judged which may be due to the social meanings surrounding the retired identity. For example, Rebecca feels she will be negatively judged when stating she is retired, in comparison to being previously positively judged by her former profession:

"the chap said what's your occupation, I could have said radiographer. Well this year when my car insurance is due, which I think is next month, I will have to say retired and (.) I feel, I just feel that people will look at you, probably view you better if you are in work rather than just viewing you as another OAP" (page 17, line 403)

Moreover, Rebecca places great emphasis on other people's perceptions of retirees, as she feels others will perceive her to be 'another' old aged pensioner. It is interpreted that Rebecca feels she will be negatively judged due to the social meanings of an 'OAP'. Some participants express a concern to disclose that they are retired which may be due to fear of judgement. In particular, Sarah emphasised a great concern with disclosing her new retiree identity by saying "I wanted to slip away without telling anybody" (page 64, line 1619). Sarah later amplified this concern to disclose:

"well you get teased about it.. I'm very reluctant, if they ask me what I do I go hmmm, I don't like to admit" (page 75, line 1884).

It is interesting to note that Sarah feels she gets teased. Moreover, Sarah draws on another social meaning of being retired "lady of leisure" where it is interpreted that she feels others will judge as being inactive and unproductive. However, there are some contradictions within Sarah's account as she goes on to say "I didn't like to say out loud that I was retired" (page 77, line 1939). Therefore, it could suggest that initially Sarah was uncomfortable with disclosing that she was retired which may be due to judgments', however it could be interpreted that a shift has occurred during the transition and Sarah feels more at ease with disclosure.

Overall, the master themes highlight the different experiences of retiree's transitions. The first master theme emphasises how the majority of participants feel a loss, yet highlight the importance of creating a new purpose which is significant to them. Furthermore, the majority of participants constructed work to be an integral part of their 'self', while others display greater emphasis on alternative identities to ease the retirement adjustment. Within the second master theme, participants express a new found freedom in terms of time and choice. However, for some participants this free

time is constructed to be a daunting aspect regarding how to manage time effectively, and being self-motivated. The two above master themes also have an overarching construct of empowerment where participants feel they have the potential to take control of their transition, via searching for a purpose and controlling their time. Lastly, the third master theme highlights how participants make meanings of being an 'OAP' and express a fear of judgment and disclosure due to these social meanings. Overall, the above master themes highlight the psychosocial journey of adjusting to retirement. However, it must be noted that the analysis is only a snapshot of the data.

## **Conclusion**

The aim of the present study was to explore and gain a greater understanding of individuals' experiences of the retirement transition. Four master themes were constructed in relation to the research aim, with the first three being analysed i) the impact of retirement on the self, ii) a new found freedom of time, iii) experiences of being retired made through social meanings and iv) the importance of staying engaged in meaningful activity. The four master themes inter-relate to one another, for example social meanings of being retired impacted retiree's perception of their selves which relates to theme (i). Moreover, having freedom regarding time may have enabled participants to stay engaged in meaningful activity e.g. volunteering.

In light of the broader research aims, the four themes capture the positive and negative experiences of adjusting to retirement. For example, within theme ii) participants constructed experiencing a new found freedom of time which was interpreted to be positive on their psychological well-being in terms of being released from work obligations and time pressures. However, participants also acknowledged

the negative aspects of having this freedom such as challenges in structuring their daily life. Moreover, some participants recognised potential negative future implications of having too much free time on their psychological well-being.

Moreover, the research aimed to explore whether retiree's felt impacted in terms of their sense of identity during retirement. This was captured heavily within the first theme 'the impact of retirement on the self' where participants constructed a feeling of loss in their professional identity due to their former role being an integral part of the self. Moreover, the theme iii) also captured two research aims as the theme explored the social meanings attached to being retired and the impact of these meanings upon participants sense of identity. The master theme highlighted a concern with retiree's adopting the retired identity due to being associated with being an 'OAP', and expressed a fear of being judged negatively due to this social identity.

Lastly, although master theme iv) was not discussed in the analysis due to word constraints, it is equally important as retiree's reflected engagement in meaningful activity as being a significant aspect of their retirement transition. The majority of participants illustrated that their previous work acted as a meaningful activity associated with great pleasure and satisfaction. Therefore, participants highlighted the importance of engaging in meaningful activities such as achieving beyond work and keeping active during retirement to enhance self-worth and self-satisfaction.

In relation to existing literature, the experiences of the retiree's transition in this present study reflect the established body of literature as outlined in the introduction, however there are some differences. For example, previous literature suggests individuals can experience partial identity disruption (Osborne, 2012) which is supported by master theme (i) in the present study where some retiree's felt they had lost part of their professional identity. Moreover, Kim & Moen (2002) suggest that individuals can experience psychological distress during the retirement transition due to this loss of identity. However, the present study differs as although participants have distanced themselves in terms of their identity role, they still associate themselves with their work identity which suggests the importance of their former job as informing their identity during retirement. Moreover, the master theme 'a new freedom of time' fits with existing qualitative literature which suggests retiree's experience a freedom to engage in leisure activities and experience having control over how they spend their new time (Robinson, Demetre & Corney, 2011). However, participants highlighted the challenge in maintaining self-motivation in the present study due to no longer having external motivators or an imposed structure from work which has had limited attention in previous research. Lastly, the master theme 'social meanings of being retired' goes beyond existing literature, even though Kim & Moen (2001) highlight that social aspects are equally important and interrelated within the retirement transition.

Using a qualitative approach in the present study is arguably a key strength as it has enabled in depth, rich accounts of lived experiences to be explored which cannot be captured in quantitative research. Furthermore, the present research has built on the limited qualitative research within a UK context. Additionally, there is limited existing research which has chosen Interpretative Phenomenological Analysis. This chosen methodology has strengthened the present study as it is deemed most appropriate due to identity being a central aspect in individual's experiences of the retirement transition. However, the limitations of the present study must also be recognised. Firstly, the researcher's lack of experience of conducting interviews could be perceived to be a limitation, as some aspects of participants responses could have been explored in more detail with more probes from the researcher. Lastly, although the present study attempted to recruit a homogenous sample, some participants had been retired much

longer than others, meaning some individuals may be at a different stage of their transition. Lastly, the researcher's subjective interpretation could be considered a limitation. Although the researcher attempts to make sense of the individuals' experiences through an experientially informed lenses (Smith, Flowers & Lakrin, 2009) the research recognises interpretations may vary between researchers and across time.

Despite the limitations, the findings from this present study enable a greater understanding of individual's retirement and provide a valuable insight. Moreover, consistent with existing literature, the present study suggests the retirement transition is not one single event of exiting the workforce. Instead, these findings suggest retirement to be a continuous process highlighted within the four master themes. Future research could continue to develop understandings of the retirement transition through longitudinal studies to allow a detailed examination of the process (Brock & Wearden, 2006). This may be beneficial as the participants in the present study were unsure if they would continue to feel the way they do, which reflects the fluidity of individual's experiences. Moreover, future research could explore the experiences of non-professional individuals who have recently retired (Price, 2002). In particular, to explore whether non-professional individuals strongly identify with their previous work role, and express any identity disruption during the retirement transition. Lastly, despite the inconsistent findings of gender differences such as Seccombe & Lee (1986) as well as recognising the present study was not a gender comparison study, there were some noticeable differences between the male and female participants in terms of the social meanings attached to being retired. To further explore this, it could be beneficial to conduct a gender comparison study regarding this master theme to explore whether there are any gender differences, or whether the findings are due to individual differences.

## **Reflexive Analysis**

Due to adopting a qualitative approach, researchers must recognise how their subjectivity influences data collection and analysis (Finlay, 2002). Being reflexive allows the researcher to be aware of the impact they have upon the research (Spencer et al, 2003). Willig (2008) distinguishes two types of reflexivity, personal and epistemological reflexivity which will be discussed below. In the present study, my engagement of the reflexive process was recorded by the use of a reflexive diary throughout the entire research. Quotes will be incorporated from my research diary to highlight my engagement in being reflexive.

Firstly, it is important to be reflexive in terms of personal reflexivity as pre assumptions, experiences, values and beliefs can shape the analysis and phenomenon being studied (Watt, 2007). The starting point is why I decided to pursue research in this focal area. My auntie has recently retired and I was always asking her whether she was excited and looking forward to it, yet by her responses she was often unsure. From my perspective, I initially thought of retirement as being a wonderful thing e.g. you finish work and do what you want, including many holidays. But then I thought to

myself, is retirement as rosy as it seems? Therefore, my interest in exploring retirement stemmed from that and was the reason why I decided to explore individual's retirement transitions. However, it must be noted that my own personal thoughts on retirement are very limited as I feel I am still a long way off to consider my own retirement.

When reflecting on my experience during data collection, I feel my lack of experience in conducting interviews may have affected my ability to collect rich, in depth data evident in the extract below:

“ I feel my in-experience showed a little, as it was a new experience I felt pretty nervous when asking questions and I seemed to rush on to the next question which I put down to nerves” (taken from my reflexive diary, page 9, January, 2015)

Therefore, on reflection I feel participants may have expanded more on their experiences if I used more general probes, rather than quickly moving on to the next question. I also felt this when doing the analysis, and thought to myself “why didn't I ask them for the reasons why they felt that way?” (taken from my reflexivity diary, page 14, March, 2015). When reflecting on the interview conducted via Skype, I do feel it has some disadvantages in comparison to face-to-face interviews. Although it allowed me to gain access to participants, I was conscious of the time due to it lasting longer anticipated. This concerned me due to the participant taking time to participate. Therefore, I feel I rushed some questions and did not offer follow up questions throughout the interview in comparison to the face-to-face interviews. Nevertheless, I feel I did capture participant's experiences of the retirement transition in some detail which is reflected in the analysis. On reflection, I also feel some of my questions could have been rephrased into more open-ended questions to gain a greater understanding of participants' retirement transitions.

When reflecting on my experiences of conducting the analysis, initially I found it slightly daunting in choosing the social meanings master theme in my analysis due to the limited existing research to support my claims. However, I am now pleased on the decision to write up the chosen theme due to the new findings. Overall, the research process was challenging, but I feel I have developed my knowledge of conducting research. Furthermore I now feel more comfortable in conducting interviews. I feel I have grown in confidence in conducting in dept interviews which was noticeable in terms of the first interview in contrast to the last interview, which was also reflected in the differences in the duration of the interviews.

Furthermore, epistemological reflexivity is important as the philosophical assumptions underpinning the research will affect the decision making throughout the research (Keso et al, 2009). When reflecting on my ontological position, a critical realist standpoint was adopted which assumes a pre-social reality exists, however it is impossible to obtain a direct access to this social reality (Braun & Clarke, 2013). Furthermore, due to adopting a phenomenological epistemological stance, it is assumed that experiences are constructed, rather than determined through products of interpretations (Willig, 2008). By trying to understand the nature of knowledge, the researcher is implicated in understanding, facilitating and interpreting experiences of the phenomena (Smith, Flowers & Larkin, 2009). Therefore, this may limit the data and in turn the findings as I recognise there can be many interpretations from different lenses as well as acknowledging my interpretations are open to change.

Furthermore, by adopting a phenomenological epistemology, this standpoint also

shaped the research aim which focused on examining lived experiences (Smith, Flowers & Larkin, 2009). In addition, the chosen methodology interpretative phenomenological analysis also shaped the design in the study due to theoretical considerations. For example, the study had to ensure a homogenous sample allowing a detailed analysis of individuals who share similar experiences.

Also it must be recognised that due to participant's interacting with myself during the interview, it results in a co-construction of the subject (Larkin, Watts & Clifton, 2006), meaning access to this phenomena is complex and partial (Smith, 1996). Moreover due to the subject position of being the researcher interviewing participants, some participants may have felt less comfortable to open up and share their experiences if rapport was not built up due to not knowing me previous. Lastly, it must be noted that alternative methods could have produced different understandings, such as using discourse analysis will have explored the different discourses surrounding retirement.

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