

1 **Introduction**

2 Retirement from work is one of the major transitions in adult life (Zhan et al., 2022). Many  
3 people look forward to retirement as a time free from work-associated stressors (Weiss &  
4 Weiss, 2018), increased control over lives (Hunter et al., 2007), and an opportunity to spend  
5 more time with significant others. However, evidence suggests that retirement can pose some  
6 challenges (Wang et al., 2011). Retirement might be associated with identity crisis (Barnes &  
7 Parry, 2004), a lack of everyday structure and purpose (Moffatt & Heaven, 2017), a loss of  
8 former social circles, financial challenges (Wang, 2007), and health deterioration (van der  
9 Heide et al., 2013). With the widening gap between actual life expectancy and healthy life  
10 expectancy, more people are living in poor health longer (Salomon et al., 2012). As a result,  
11 people might not be able to enjoy their retirement and may have greater need for health and  
12 social care (Dall et al., 2013).

13 Transition to retirement can potentially be a promising point for promoting health and  
14 well-being in older age. Retirement transition provides a window of opportunity to establish  
15 new health habits due to heightened need and intentions in developing new routines and goals  
16 (Moffatt & Heaven, 2017). Furthermore, when old habits are disrupted people are more likely  
17 to be receptive to new information and adopt a mindset that is facilitative to behaviour change  
18 (Verplanken & Roy, 2016). Recent review by Cassanet et al. (2023) identified a range of  
19 psychosocial interventions aiming to support mental health and well-being, increase happiness,  
20 and reduce depression during retirement transition. The most commonly applied interventions  
21 were retirement planning sessions, psychoeducation, and therapy-based interventions. The  
22 review highlighted the positives of psychosocial support during this crucial life transition but  
23 warranted further research as the number of identified studies was limited, especially those  
24 measuring long-term effects. Cohen-Mansfield and Regev (2018) suggested that effects of  
25 behaviour change pre-retirement programmes seem to be short-lived and there is a need for

## Retirement Adjustment (R-Adj) Framework

26 engaging community resources to continue addressing postretirement issues. Research by  
27 Rodríguez-Monforte et al. (2020) also noted that more research on how to promote health and  
28 well-being during retirement transition, especially in consideration with social determinants of  
29 health is needed. Therefore, there remains a priority to have a comprehensive understanding of  
30 contributors to positive retirement experiences and how to promote health and well-being in  
31 retirement (Muratore & Earl, 2015).

32 A lack of consistent evidence on the effectiveness of lifestyle interventions for  
33 retirement transition could be partly attributable to the lack of ageing-/retirement-specific  
34 theoretical foundation behind these interventions (Lara et al., 2016). Existing retirement  
35 theories and frameworks have described a range of factors that affect experiences, for example  
36 role transition and social expectations (role theory; Phillips, 1957), participation in activities  
37 (activity theory; Havighurst, 1963), and engagement with meaningful roles and relationships  
38 (continuation theory; Atchley, 1989). However, these theories can address only part(s) of the  
39 complex psychological, social and economic retirement phenomena, and do not explain  
40 retirement trajectories (Wang, 2007). More recent theoretical frameworks such as the resources  
41 perspective approach (Wang, 2007; Wang et al., 2011) and the life course perspective (Elder  
42 & Johnson, 2018) have considered a wider range of factors, for example biological, social,  
43 economic, and psychological processes. Specifically, the resources perspective approach  
44 suggested that the resource change could serve as the driving mechanism for changes in well-  
45 being in the retirement transition (Wang et al., 2011). Yet, it is argued that the resource  
46 approach only account for a small proportion of the changes in well-being in retirement and  
47 that the effects of resources change should be viewed within the context of various individual  
48 and/ or situational characteristics (Hansson et al., 2020). Furthermore, according to ecological  
49 approach, despite well-being can be seen as mainly relating to an individual, a social  
50 conception of well-being focuses on the interaction between individuals and the impacts of

## Retirement Adjustment (R-Adj) Framework

51 social and cultural dimensions in life satisfaction (Spencer, 2008). An ecological and  
52 contextual approach to well-being also provides an opportunity to understand which  
53 interventions would be effective and useful within a particular context or community (Carter  
54 & Andersen, 2023).

55 In an attempt to explore the mechanisms that underpin the process of retirement  
56 adjustment, some researchers (e.g., Henning et al., 2019) also turned to behaviour change  
57 theories such as self-determination theory (SDT; Deci & Ryan, 1985, 2000). The focus of SDT  
58 is on well-being, which is particularly important for understanding retirement adjustment.  
59 According to SDT, every individual has basic psychological needs for autonomy, relatedness,  
60 and competence that need to be satisfied in order to experience psychological health and well-  
61 being. Autonomy is related to engagement in activities or behaviours of one's choosing;  
62 relatedness represents feeling connected and understood by others or feeling of belonging to a  
63 given social group; and competence is related to effective interaction with the environment and  
64 achieving goals (Deci & Ryan, 1985). Need satisfaction is affected by different social  
65 environments and therefore likely to be influenced by major events such as retirement. Recent  
66 research has evidenced the associations between changes in well-being over the retirement  
67 transition and need satisfaction, particularly autonomy satisfaction (Henning et al., 2019).  
68 Additionally, need satisfaction is important for initiating and maintaining new behaviours  
69 (Deci & Ryan, 2000), and need supportive contexts have been widely used in health promotion  
70 interventions (Weman-Josefsson et al., 2015). Therefore, an understanding of how need  
71 satisfaction underlies retirement adjustment can potentially inform the development of health  
72 promotion initiatives for the retirement transition. However, SDT might also have its  
73 shortcomings in explaining retirement process. For example, Bauger and Bongaardt (2016)  
74 identified autonomy in a form of self-authoring one's own aims and desires as one of the

## Retirement Adjustment (R-Adj) Framework

75 predictors to retirement adjustment but differentiated it from autonomy described within SDT,  
76 which can be attained independently or with the support of trusted others.

77 As such, while the range of theories and approaches have been used to describe  
78 retirement experiences and some can suggest underlying mechanisms behind retirement  
79 adjustment process, predicting individual retirement outcomes and the role of certain  
80 determinants remains a challenge. To overcome this, more evidence that accounts for the links  
81 and interplays between various predictors is needed (Hansson et al., 2020). Some of these  
82 challenges might be addressed through qualitative research, which can provide a more  
83 comprehensive picture of individuals' lived experiences, the interaction between factors unique  
84 to the individuals, cultural differences in retirement practices (Hershey et al., 2007) and/or  
85 different institutional arrangements regarding retirement expectations and norms (Fasang,  
86 2010). Qualitative study can be also beneficial as it helps to illuminate how people feel about  
87 retirement and how different factors affect their experiences (Amabile, 2019), for instance what  
88 attributes a post-retirement activity or role should possess in order to facilitate positive  
89 retirement adjustment.

90 The present study aimed to explore key components of successful retirement adaptation  
91 and their relationships through the lived experiences of retired individuals. We identified the  
92 psychological contributors to retirement adjustment and explored their role within the context  
93 of individual characteristics and environments. Focus groups and semi-structured individual  
94 interviews with retired adults were employed to address the aims of the research. Given that  
95 retirement adjustment is a constantly evolving process, the study was conducted with  
96 individuals who have retired over varying durations – those who retired for less than a year and  
97 those who retired for more than five years. This allowed us to gain retrospective reflections of  
98 participants on retirement transition period and the retirement experience trajectories and make  
99 comparisons with more 'acute' insights from recent retirees.



124 --- insert Table 1 here ---

125 ***Procedure***

126 All focus group discussions and individual interviews were conducted in meeting rooms on the  
127 university campus. Discussions followed a semi-structured interview guide, which focused on  
128 retirement adjustment and what might have contributed to well-being in retirement. The focus  
129 group discussions were video- and audio-recorded and individual interviews were audio  
130 recorded, transcribed verbatim, and anonymised (pseudonyms are used subsequently). For the  
131 focus group discussions, participants were encouraged to interact with each other, with the  
132 primary researcher intervening solely to keep the discussion on topic, and to encourage more  
133 reserved members to contribute. All focus groups and interviews were conducted by the first  
134 author, the second author attended, assisted in facilitating the focus group discussions, and took  
135 notes. Each focus group discussion lasted approximately 1.5 hours, the interviews lasted  
136 between twenty-five and sixty minutes.

137 ***Data Analysis***

138 Thematic analysis was used in accordance with steps developed by Braun and Clarke (2006):  
139 familiarisation with the data, generating codes and initial themes, 4) reviewing themes, 5)  
140 defining themes, 6) producing the report. For the initial coding an inductive approach was  
141 implemented, which involved open coding for developing and modifying newly identified  
142 themes (Elo & Kyngäs, 2008). An iterative approach, which encourages reading and re-reading  
143 collected data, reflection upon existing literature and theories, and revising developed codes  
144 (Tracy, 2019), was applied. Nvivo 12 software was used for analysis.

145 To ensure rigour and credibility of the analysis, the data were simultaneously reviewed  
146 and interpreted by the first and second authors. The researchers met up regularly after coding  
147 every two transcripts to discuss and reflect on each other's codes and themes, and to explore

148 multiple and alternative explanations and interpretations (Smith & McGannon, 2018). If a new  
149 theme emerged during the meetings, the researchers went through the data again to identify the  
150 evidence. After all the transcripts were coded, the researchers discussed if certain themes could  
151 be collapsed (e.g., lower order themes such as ‘sleeping habits’ and ‘exercising’ were labelled  
152 under higher order themes ‘routines’ and ‘maintaining health’, respectively). The researchers  
153 also explored the most prominent themes and how they addressed the research question on the  
154 key components of retirement adjustment (Ling et al., 2016). Finally, all authors went through  
155 the results to check if the quotations were reflective of each identified theme.

### 156 **Results**

157 Three prominent themes emerged from the focus groups and individual interviews, and they  
158 were categorised into 1) identity reconstruction, 2) social interaction, and 3) independence.

#### 159 **Identity reconstruction**

160 For some participants, especially those who were passionate about former jobs, their identity  
161 was shaped by their profession which provided them with a sense of self-worth, as illustrated  
162 by Simon, “ When you’ve got a job you do define yourself a bit by your job... And you’ve got  
163 in your own mind a higher status of yourself” (FG1). This identity loss seemed to continue for  
164 a prolonged period post-retirement, and the sentiment was one of redundancy, as if “I’m a tiny-  
165 tiny cord in the machine. But of course, that cord now is being taken... that you are not really  
166 needed” (FG1). Expectedly, conscious efforts were made to mitigate some challenges with  
167 identity transition by some recent retirees. For example, Ronald (a former school head teacher)  
168 admitted that he still saw himself as a teacher. However, he consciously tried to detach himself  
169 from that identity by looking for other roles as a father or a retiree and avoiding conversations  
170 with former colleagues about school updates. He considered detachment from this work  
171 identity to be desirable for his mental health -

## Retirement Adjustment (R-Adj) Framework

172           Because I can't do anything about it anymore it would be wrong for me to try...it's  
173           quite healthy that degree of detachment. Otherwise, you can spend time ruminating and  
174           thinking 'Oh, well, they're changing this, they're changing that. I wouldn't have done  
175           that'. (I6)

176           It commonly appeared that finding new activities and a sense of purpose in those activities was  
177           important for successful detachment from former identity.

178           Regardless of the type of former occupation or length of retirement, engaging with other  
179           activities after leaving their job appeared to give several participants feelings of self-worth and  
180           value, which was previously gained through one's occupation. These activities varied in nature,  
181           from volunteering, community involvement, helping family members and friends, to hobbies,  
182           exercising, or studying. In some cases, new activities seemed to facilitate the continuation of a  
183           former work identity as illustrated by Rachel -

184           And now I'm not a midwife. But I think that is one of the reasons I started to do  
185           volunteering. I enjoy helping. I suppose if I've been in a caring profession, it's a  
186           different way. It's reading with children but it's helping them. (I2)

187           For others, activities and responsibilities helped to move from one identity to another as  
188           demonstrated by Ronald, whose main role after retirement became a "father for two daughters"  
189           (I6), or Martin (FG1) for whom getting a PhD after retirement provided a new identity as  
190           "Doctor Martin". Studying post-retirement was particularly valued by several participants as it  
191           greatly supported the feelings of achievement as shared by Amanda, "I loved college. That...  
192           get my belief in me again" (FG2). Furthermore, acquiring new knowledge helped to "keep (an)  
193           active mind" after retirement.

194           Keeping an active mind was also a priority because it helped to facilitate a "mental  
195           attitude to adapt with younger people" (Sarah, FG1). "Old person" identity was not particularly



## Retirement Adjustment (R-Adj) Framework

196 attractiveas it was associated with physical and mental deterioration and death. Participants  
197 expressed that society tended to underestimate older adults' contributions in terms of their  
198 experience and skills, which can negatively affect older adults' career choices, for example,  
199 "When you get a certain age it's not easy to get a job of any sort. You just take what you can"  
200 (Olivia, I4). This suggests that the ageing perceptions in society can impact the ageing  
201 experience and identity.

202         One way to stay 'young' as long as possible was to engage in more activities and have  
203 goals to accomplish. Having active lifestyle in retirement was universally considered to be  
204 pertinent to well-being in retirement, as different activities provided the purpose that was  
205 missing in life. For example, Peter explained his motives for volunteering, "When I retired, I  
206 needed the reason to get out of bed in the morning. And I needed the reason to keep me out of  
207 a pub" (FG4). Simon shared similar reasons for taking part in research studies, "It gives you  
208 reason to get up I suppose. And you've got an appointment. You keep to that appointment, you  
209 do it. And then once you've done it you feel a certain sense of fulfilment" (I9). It appears that  
210 the primary reason for involving in an activity was not necessarily the activity itself, but a sense  
211 of commitment and accomplishment associated with it.

212         Additionally, fulfilling a day with activities provided a new routine. The concern about  
213 losing the structure of time after retirement was commonly shared. For example, James  
214 expressed the importance of a routine and the disadvantages of losing it after retirement, "A lot  
215 of people who retire are scared of it because they haven't got anything in place. They haven't  
216 got what we call a routine they look forward to later on after they retire" (FG 4). By contrast,  
217 recent retirees often viewed the lack of structure as an advantage of retirement, something they  
218 were looking forward to and enjoyed at the beginning. Early retirement was experienced as a  
219 "detox process" (William, FG3) or "extended holiday" (Ronald, I6).

220 To sum up, identity reconstruction after retirement was a prevalent theme across  
221 participants' accounts. Involvement in activities and finding personal meaning, and structure  
222 in them seemed to be key to successful identity transition. The choice of roles was influenced  
223 by a range of contextual and individual factors including family situation, personal interests,  
224 ambitions (e.g., studying), goals (e.g., maintaining health), former occupation, and available  
225 local opportunities in the community.

### 226 **Social Interaction**

227 Not only can identity be developed through engagement with activities, it can also be attained  
228 by being part of a social system (e.g., family networks, friends, community), through which a  
229 sense of purpose and personal value can be fulfilled. A number of participants, both 'long-  
230 term' (I8, I9) and recent retirees (I3) recognised a decrease in social communication post-  
231 retirement as their former workplace had significantly contributed to their social life. In  
232 addition to human interactions, work provided a sense of belonging, connectedness and  
233 emotional support as illustrated by Helen, "I've missed being part of a team. I'm very much  
234 team player. And you form a bond with people..., when you're in a team and you share each  
235 other trials and tribulations" (FG1).

236 To regain the benefits of being part of a social system, participants were motivated to  
237 engage with new hobbies, volunteering, and exercising. Activities that aimed to bring together  
238 people in the same stage of life, such as through Elders Council, University of the Third Age  
239 (U3A), or Women's Institutes (WI), had become valuable sources of social support for some  
240 to prevent isolation and to build a sense of belonging, as Amanda recalled, "I realised how  
241 quickly you can become alone. So, I forced myself to join things like WI and U3A" (FG2).  
242 Notably, participants in the focus groups were very interested to learn from each other about  
243 available opportunities for older adults in the local area.

## Retirement Adjustment (R-Adj) Framework

244 Increased social activities after retirement were noted by several participants through  
245 which social connections were sought. For example, Kathleen (FG3) tried to have a  
246 conversation “with at least one person” every time she engaged with running groups. Similarly,  
247 Christopher expressed, “Certainly, I interact when I go and do charity work and driving. When  
248 I drive patients... I can talk to them” (I7).

249 The amount of social interaction in retirement was influenced by several factors  
250 discussed by participants. For example, health was mentioned as a determining factor: “I don’t  
251 go very much, you know. My legs are...I can’t go out. I don’t drive to many places, unless I  
252 have to. I’ve got no kind of social things really. It’s just a family and my dog” (I5). Other  
253 contributors to social engagement also included geographic proximity of family and friends  
254 (“She comes around for a tea and then she goes to her sister on a Tuesday, and we all kind of  
255 interact between the tree of us because we don’t live very far away from each other” (Jane,  
256 FG4), transport accessibility in the local area (e.g., “Because where we live the bus services  
257 are really poor” (Oliver, FG1), and the strength of community links.

258 To conclude, former work provided emotional support, connectedness, and sense of  
259 belonging that were often missing after retirement. Aiming to compensate for the decrease in  
260 communication and prevent loneliness and isolation, varying social activities were sought after.

### 261 **Independence**

262 While belonging to a social system seems to be crucial for well-being, it could also compromise  
263 one’s independence. The value of independence was emphasised by participants such as Paul  
264 who seemed resentful of the fact that his lifestyle had been dependant on the plans of his family  
265 and friends due to his health conditions, “I’ve been pressurised by friends or family for things  
266 that I don’t wanna do, I wanna do what I wanna do, not what they want to do” (I5). For Paul it  
267 was also very important to engage with activities and behaviours of his own choice. Similarly,

## Retirement Adjustment (R-Adj) Framework

268 Margaret had felt obliged to baby-sit because “I feel guilty if I say ‘no’ when I’m not working”  
269 (I3). Some would consciously stay away from committed relationships as they might incur  
270 undesirable responsibilities. For example, Patricia left her husband after retirement, “I didn’t  
271 want to share finances, I wanted to be responsible for me and what I’ve got, and would live  
272 with it” (FG 4).

273           Interestingly, although the majority of participants shared that increased independence,  
274 freedom of choice, and the lack of commitment were the most satisfying aspects of retirement,  
275 for those whose retirement was involuntary, increased freedom appeared terrifying at the  
276 beginning of retirement. Circumstances could be related to health issues, company relocation,  
277 caring responsibilities, or even forced retirement. It appears that unplanned retirement was also  
278 more likely to result in feeling lost as expressed by Peter who was forced to retire from the  
279 army, “I had no planning to do, nothing. I was just sitting in the chair there and I felt terrified  
280 for an hour or two” (FG4).

281           Among other prominent factors that may hinder independence in retirement were health  
282 and financial conditions. Regarding the former, health represents not only physical conditions,  
283 it is also key to independence, because “if you’re not in good health, then your life is very much  
284 restricted” (Olivia, I4). Similar sentiment was echoed by Tom, “...unfortunately a few years  
285 ago my tendons and ligaments started giving away on me. So, I couldn’t play anymore...I  
286 really enjoyed playing squash not only for the exercise but also for the social activity” (I 8).

287           As mentioned by many, personal financial condition was a key contributor to one’s  
288 physical and mental well-being, hence their independence, and for some, its importance was  
289 often linked to one’s health conditions.

## Retirement Adjustment (R-Adj) Framework

290 I think if you didn't have your pension that would affect your health...that would have  
291 a not good effect on your health, whereas if you got your pension it can to a degree help  
292 you with your health because you haven't got to worry...". (James, FG 4)

293 With the increased spare time post-retirement, finances could support more activity options  
294 such as exercise classes, hobbies, or educational opportunities which would in turn promote  
295 independence.

296 Independent travelling was one of the most anticipated activities amongst the  
297 participants. Several participants considered retirement to be conducive to travel opportunities  
298 with greater flexibility in time use (FG3, FG4) and older age benefits such as free bus pass and  
299 railway discounts (I1). For example, participants in FG2 discussed different creative ways of  
300 using the benefits associated with retirement:

301 Lauren: There is one of the elders who sadly died just before Christmas, he made this  
302 mission to write all the booklets about using a bus pass. And you can go and do a  
303 weekend away with the bus pass or day trips.

304 Henry: Or can go to Scotland.

305 Lauren: There is this Elders website, if you have a look on that.

306 Amanda: I'd be interested

307 However, it was emphasised that travelling was also determined by financial situation  
308 (I7), health limitations (FG2, I5, I9)), and/or external constraints (e.g., living in rural areas with  
309 poor public transport networks, FG1).

310 In addition to physical independence, intellectual independence through reading and  
311 learning was also highly valued. Some participants were devoted to learning different fields of  
312 knowledge as they wanted to make sense of the excessive and often contradictory information,

## Retirement Adjustment (R-Adj) Framework

313 “Who do you actually believe? Who really knows what they are talking about?” (George, FG2).  
314 Health-related knowledge was also sought after as it could provide a sense of control and  
315 empowerment. “I’d like to know what everybody should be doing at the retirement age. Should  
316 we be doing ten push-ups and press or whatever?! Just what is safe?” (John, FG2).  
317 Additionally, intellectual independence was upheld through selectively engaging in  
318 intellectually stimulating communications. As developing dementia appeared to be a common  
319 fear (FG1, FG3, I1, I2), many participants emphasised the importance of maintaining mental  
320 health (FG1, FG3, I3, I4, I5), and some admitted that the reason to engage with intellectual  
321 activities was to prevent cognitive decline: “I read, I play online scrabble. Enjoy doing that. So  
322 you know, it is mostly reading really, I suppose that’s kind of mental stimulation” (Brenda, I1).

323 As such, physical and intellectual or mental independence were among the greatest  
324 priorities in later life. For most participants, retirement facilitated independence but forced  
325 retirement could negatively affect one’s feelings of independence and control over situations.  
326 Activities such as travelling, education and exercising were particularly important for  
327 supporting independence. However, the choice of activities was determined by health and  
328 financial conditions, both were the most common concerns associated with retirement and older  
329 age.

330 To sum up, three main themes for identity, social interaction, and independence  
331 appeared to be the most significant psychological predictors of well-being after retirement (see  
332 supplementary Table 2), and they interact with each other to formulate the lived experiences  
333 of the participants. Activities and roles that provide with these three elements seemed to lead  
334 to more positive retirement experiences.

335 --- insert Table 2 here ---

336 **Difference between the subgroups**

337 The present study attempted to explore the experiences of individuals who retired over various  
338 durations of time ago and from different occupational backgrounds. Some differences between  
339 those groups were observed.

340 First, for the individuals who retired no longer than a year, detaching from a  
341 professional identity seemed to be a more ‘acute’ issue that generated more negative feelings,  
342 for example Ronald shared: “Moving away from that, it’s not anymore, it’s somebody else in  
343 charge, it’s nothing to do with you. That’s a hard one” (I6). This finding is aligned with the  
344 existing evidence that retirement is associated with identity transition and search for a new  
345 meaning (Haslam et al., 2019; Wang et al., 2014). While those who retired for five years or  
346 longer had already adjusted to a new lifestyle and roles, recent retirees were still likely  
347 undergoing retirement transition.

348 Second, recent retirees appreciated the lack of a day routine in retirement more than  
349 those who retired a long time ago (e.g.: “I just do what I want. I may want [a routine] one day  
350 but now” (I2)), which is also aligned with existing retirement literature and theories (e.g., stage  
351 theory; Atchley, 1976). The separation from a prior routinisation is a common process after  
352 work exit. Recent retirees tend to enjoy breaking business routine, personal habits and avoiding  
353 schedules (Luborsky, 1994). The desire for the ‘honeymoon’ phase during retirement transition  
354 can be viewed as a yearning for freedom. Freedom from obligations and work stressors is the  
355 most anticipated among the recent retirees (Weiss, 2005). However, after the realisation that  
356 sense of purpose or self-value still needed to be satisfied, retired adults often tended to establish  
357 a routine again.

358 With regards to occupational backgrounds, the differences in the identified themes were not  
359 particularly prominent. One difference concerned the value of a work identity. For participants

## Retirement Adjustment (R-Adj) Framework

360 with non-manual occupational background their former work role was more important and was  
361 mentioned more frequently than by manual workers. For example, in FG1, participants  
362 discussed that for people in managerial or higher professional occupations it is particularly  
363 challenging to lose their status.

364         Simon: And you are not really needed. And that gave yourself a self-fulfilment status,  
365         you know.

366         Sarah: And you're praised for work you've done, but that's all gone.

367         Martin: I know people who struggle to get rid of that. They retired at the same time as  
368         me. Some of them can't get used to the fact that they have to but they don't think they  
369         have any status left.

370         Regardless of the nature of job, retirees found it more difficult to separate themselves from  
371         their work identities if they felt particularly valued at their former job, if they felt very  
372         connected to their workplace social circle, or if the work was a major part of their pre-  
373         retirement life. Also, for those who changed their work roles frequently during their  
374         employment life and/or did not enjoy their jobs it was easier to disassociate themselves from  
375         work roles: "I suppose it was important to me because it paid bills but doesn't mean I enjoyed  
376         it particularly. It's to say I enjoyed some of the jobs I did but not the last one" (I4).

377         Overall, other factors than the nature of the former job seemed to have a bigger  
378         influence on the difference between participants' retirement experiences. For example, the  
379         strongest desire for independence was expressed by participants with caring responsibilities  
380         (I3) or by those who faced health problems that restricted their choice of daily activities: "I  
381         wanna do what I wanna do, not what they want me to do because I find it is very-very  
382         pressuring" (I5).



383

### **Discussion**

384 The primary aim of the current study was to further our understanding of retirement adjustment  
385 through exploring the lived experiences of retired adults. Three prominent themes were  
386 identified – identity rebuilding, social interaction, and independence. The identified themes are  
387 confirmatory of the existing literature on retirement adjustment (Cassanet et al., 2023; Haslam  
388 et al., 2018). Crucially, our research has demonstrated how the identified components of  
389 retirement adjustment interact, through which a new framework on retirement adjustment is  
390 developed. We also demonstrated how this framework could potentially be used to inform  
391 individual-based and population based health promotion activities for retirement.

392

### **Main findings**

393 The identity reconstruction theme resonates with existing evidence on the key role of identity  
394 rebuilding in retirement adjustment (e.g., Haslam et al., 2018) and existing retirement theories  
395 (role theory; Phillips, 1957). Many retired adults in the present study went through an identity  
396 crisis due to the loss of their work role. To compensate for that loss, the participants consciously  
397 or unconsciously tried to substitute it with new activities and roles, reinforced importance of  
398 other spheres of their lives, or reactivated old habits and interests. However, not every activity  
399 can provide a new meaning, and recently retired individuals often go through the exploration  
400 process to find such fulfilling and satisfying activities (Wang et al., 2014). Our findings suggest  
401 several attributes that might enable identity reconstruction and successful retirement  
402 adaptation.

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One of the factors was social relationships. A major drawback of retirement for our participants was the loss of former social circles from which personal/social identity is defined. Maintaining or re-establishing new social connections after retirement was a positive contributor to retirement adjustment for many, as meaningful social relationships could provide emotional support, sense of connectedness and belongingness, and in turn, this would lead to

408 greater enjoyment and engagement with new activities and roles. This indeed echoes the  
409 conceptualisation of the need for relatedness in SDT (Deci & Ryan, 2000). To cultivate  
410 relatedness, our findings pointed to the need for intellectual stimulation and an aspiration to  
411 have a positive impact on others, for example on younger people. Some participants from the  
412 present study appreciated communication and positive influence they could provide to  
413 “youngsters”. Such interaction might support social bonds between generations, feelings of  
414 participation in society and self-esteem among older adults (Skropeta et al., 2014).

415         While previous literature views high-quality social relationships to be a basis on which  
416 self-worth and competence are developed (Wang et al., 2014), our findings somewhat refuted  
417 this link. In some cases, the lack of accomplishment or self-worth hindered satisfaction with a  
418 new role despite the presence of close social relationships. Contrarily, some other roles were  
419 highly valued for providing a sense of achievement and mastery, even when they did not  
420 involve meaningful relationships. Therefore, regardless of the existence of social relationships,  
421 an increased sense of self-worth and competence obtained from the role or activity generally  
422 seemed to increase enjoyment in retirement.

423         Another factor inextricably linked to identity transition and retirement adjustment is  
424 independence in the choice of new roles and activities. A novel finding in the present study is  
425 the weight given to physical, intellectual, and social independence, over and above what  
426 previous research suggested (Hansson et al., 2020; Haslam et al., 2018). Although social  
427 bindings were valued, having a choice as to when to be socially engaged, and to what extent,  
428 seems pertinent to individuals. This urge for independence extends beyond the freedom from  
429 family and social commitments, to the choice of day-to-day and leisure activities. This highly  
430 guarded priority reflects participants’ desire to gain control over their own lives to  
431 maintain/strengthen their physical and mental health, through engaging in physical and  
432 intellectual activities.

433           The differences in the priorities can also be influenced by the age of the participants.  
434 For example, Neubauer et al. (2017) reported that environmental mastery or competence was  
435 a more important predictor of subjective well-being among very old adults (87–97 years) than  
436 autonomy. It might be due to the fact that as very old people’s perceived physical capability  
437 decreases, competence satisfaction becomes a higher priority (Neubauer et al., 2017).  
438 Contrarily, the need for independence may have been magnified in our younger participants  
439 (59-82 years) in recognising the imminent gradual health decline in future.

440           This feeling of control and independence can be gained through establishing a new  
441 routine. As evident in some recent retirees, the lack of planning for the new routine before or  
442 during retirement negatively affected one’s sense of purpose, and those who had retired for a  
443 while admitted that having a new routine facilitated their satisfaction with retirement. This is  
444 also applicable to planning for new domestic arrangements such as housekeeping duties or  
445 plans for leisure time in order to promote social harmony post retirement. (Ekerdt & Koss,  
446 2016) suggested that daily routine was essential for retired adults in order to fully use the  
447 potential of a newfound autonomy, fit all the different activities and adhere to the ideas of  
448 active ageing. One important condition for planning to facilitate a greater enjoyment with life  
449 and retirement is that activities should have been chosen based on individuals’ own preferences  
450 as opposed to family-imposed schedule or other social obligations.

451           Overall, the role of the identified contributors to retirement adjustment and some  
452 behaviours could be explained by SDT. Retired participants often seemed to feel the decrease  
453 in relatedness (e.g., loss of work-related belongingness), competence (missing the feeling of  
454 being useful), and autonomy satisfaction (lack of choice due to financial or health restrictions).  
455 Furthermore, some experiences suggested active need thwarting (e.g., ageing stereotypes,  
456 imposed family obligations), which had a negative impact on retirement adjustment.  
457 Participants attempted to engage with roles and activities that would compensate for the loss

## Retirement Adjustment (R-Adj) Framework

458 in need support, and success in finding such need supportive contexts predicted identity  
459 rebuilding, well-being, and positive retirement experiences. In some cases, the attempts to  
460 regain missing need support encouraged participants to engage with health behaviours, for  
461 example through joining sport clubs.

462 **Importantly, individual differences in how the retirees fulfilled the core components to**  
463 **retirement satisfaction existed. It was evident that individual preferences, resources,**  
464 **and circumstances largely affected the choice of activities. For some, social interaction**  
465 **was the determining factor in selecting exercise clubs or groups, whereas others tended**  
466 **to make their choice based on the perceived health benefits or opportunities available in**  
467 **their areas. Therefore, when considering measures to enhance retirement satisfaction,**  
468 **these individual differences must be taken into account so that autonomy can be**  
469 **fulfilled. Retirement adjustment (R-Adj) framework**

470 Based on our findings, a provisional retirement adjustment (R-Adj) framework on factors  
471 contributing to the positive retirement experiences has been proposed (Fig.1). This framework  
472 suggests a set of relationships between the themes and how they interact with each other. For  
473 example, roles and activities that people choose might affect their social environments. In turn,  
474 social interaction and belongingness to social groups shape people's identity. Independence  
475 affects the amount of interaction with others, but social environments might also inhibit or  
476 support the feelings of independence. The centre of the figure indicates 'Activities', which  
477 refers to the range of activities people may engage with such as hobbies, exercising,  
478 volunteering, or family commitments. The central location is given to the activities as they  
479 become the main source of new identities, independence, and social interaction. At the same  
480 time, identities people associated themselves with, ability to provide social support and  
481 independence influenced the choice of activities.

482 A range of activities and the degree of involvement varied significantly between  
483 participants and appeared to be considerably influenced by different individual factors, many  
484 of which can be seen as resources (Wang, 2007; Wang et al., 2011). These factors include  
485 personality, finances, health status, sociodemographic characteristics, physical environment,

486 structural and organisational factors, all are located in the outer layer of the framework. Not  
487 only do the factors in the outer layer affect the choice of post-retirement activities, they also  
488 create conditions for social interaction, identity formation, and providing independence.

489 The relationships between the elements of the proposed framework are provisional and  
490 need to be further investigated in future studies. However, one potential use of the suggested  
491 framework is to inform health promotion activities for the retirement transition and the next  
492 section provides examples on how it can be implemented.

493 *--- insert Fig. 1 here ---*

#### 494 **Implications**

495 One of the challenges associated with existing interventions that are designed to support  
496 retirement adjustment is their specific focus on one or few psychological factors or activity  
497 without a consideration for others. For example, Taylor et al. (2021) found that majority of  
498 physical activity programmes for older adults focussed on one structured exercise with physical  
499 activity being the main outcome of interest, while only few studies also targeted social  
500 functioning and well-being. Furthermore majority of interventions that focussed on retirement  
501 transition only addressed one single lifestyle behaviours without consideration of contextual  
502 factors (Rodríguez-Monforte et al., 2020). The main focus of the suggested R-Adj framework  
503 is on the interaction between psychological predictors of retirement adjustment and contextual  
504 factors, which should be considered in health interventions.

505 One way to build a routine of activities that potentially provide with new self-  
506 definitions, support a freedom of choice, and encourage social engagement during retirement  
507 based on one's own preferences, desired roles, and available resources might be facilitated by  
508 considering social and health planning. The R-Adj framework could be used comprehensively  
509 for pre-retirement planning interventions. First, it can be applied as an educational tool to

## Retirement Adjustment (R-Adj) Framework

510 inform individuals about essential elements of successful retirement transition. The proposed  
511 framework can be used to guide individual self-assessment together with psychometric metrics  
512 such as a personality test (e.g., Rammstedt & John, 2007) or possible selves tool (Perras et al.,  
513 2016). This might help individuals to better understand themselves, challenges they might  
514 experiences in their own retirement journeys (Thomas et al., 2020), and psychological  
515 resources they have to address these barriers. Drawing on external level of the R-Adj  
516 framework, the self-assessment could also include evaluation of individual financial situation  
517 and exploration of activities and clubs available in local areas and communities. Finally, the  
518 identified elements could be used to provide psychosocial “wheels” for planning interventions.  
519 These mechanisms could include consideration of desirable future selves in retirement  
520 including social roles, developing detailed plans how to become a desirable self, and setting  
521 personalised goals to support autonomy. Planning exercise could also contribute to the feelings  
522 of accomplishment and achievement and therefore support competence (Diseth, 2015).

523 In terms of implementation, many large organisations provide informational or  
524 educational sessions on financial aspects of retirement preparation to their employees, but there  
525 is little support on lifestyle planning. Recent evidence (Woodford et al., 2023) demonstrated  
526 potential benefits and positive perceptions of leisure education programme that aimed to  
527 encourage retirement life planning offered at a workplace. Such lifestyle planning sessions  
528 should be implemented more widely at workplaces and local communities, and the programmes  
529 could be informed by R-Adj framework or similar models. The suggested self-assessment and  
530 planning based on R-Adj framework could address learning-related needs identified by  
531 Carbonneau et al. (2020) in recent retirees including development of more positive views on  
532 retirement and leisure-related activities, improving the understanding of individuals’ own  
533 retirement needs, and developing knowledge about leisure resources.

534

535           In addition to individual-based interventions there is a need for more population-based  
536 health promotion activities for retirement and older age (Taylor et al., 2021), where contextual  
537 factors such as socioeconomic, cultural, and labour particularities are directly targeted.  
538 Addressing contextual barriers could in turn influence individual circumstances and  
539 experiences. For instance, more resources (e.g., financial, organisational) can be dedicated  
540 towards building community relationships and initiatives. Strong community links and more  
541 community-based activities can be particularly valuable for those experiencing retirement  
542 transition and for the most vulnerable individuals (e.g., those with health issues, financially  
543 insecure) due to heightened risks of social and physical isolation. Better community  
544 connections can provide retired individuals with a sense of purpose, social support,  
545 belongingness, and can help to acquire a new identity (Herens et al., 2015). Additionally, a  
546 variety of community-based activities available and suitable for older adults provides retired  
547 individuals with a greater choice, which could encourage a feeling of independence and control  
548 over one's life.

### 549 **Strengths, Limitations and Future Research**

550 One strength of the present research was developing a retirement adjustment framework that  
551 captured together a range of individual and contextual contributors to retirement experiences.  
552 The findings also suggested that to a large extent SDT could explain the role of the identified  
553 components of retirement adjustment. Considering the impacts of various connected factors as  
554 demonstrated in R-Adj and the effects of retirement environments on need satisfaction, well-  
555 being, and behaviours are important for improving our understanding on how to promote health  
556 and well-being in retirement.

557           Another strength was the attempt to include participants who retired over various  
558 durations with labour and non-labour work experiences. Results demonstrated that for  
559 individuals who retired less than a year, detaching from a professional identity seemed to be a

## Retirement Adjustment (R-Adj) Framework

560 more prominent issue as early retirement is likely to be associated with identity transition and  
561 search for a new meaning (Wang et al., 2014). Recent retirees also seemed to appreciate the  
562 lack of a day routine more than those who retired a long time ago, which is also aligned with  
563 existing evidence and theories (e.g., stage theory; Atchley, 1976). This desire for the  
564 ‘honeymoon’ phase during retirement transition can be viewed as a yearning for freedom from  
565 obligations and work stressors (Weiss, 2005).

566         Several limitations of this study are acknowledged. Comparative views between recent  
567 retirees and those who had retired for a longer period relied on participants’ retrospective  
568 accounts. A longitudinal qualitative study, tracking the same participants through their  
569 retirement journey, might benefit our understanding of a frequently changing retirement  
570 experience, key events, their subjective approvals, and decision-making process (Heaven et al.,  
571 2016).

572         Due to practical reasons, focus groups were combined with semi-structured interviews  
573 instead of adopting the former alone. Nonetheless, conducting both interviews and focus  
574 groups can enhance data completeness. Each method may reveal different aspects of the  
575 research phenomena and thus contribute to a more comprehensive understanding of it. In the  
576 present study, the findings from interviews and focus groups complemented each other.  
577 Although each focus group revealed more themes such as the effects of ageing stereotypes on  
578 individuals’ behaviours or independence after retirement, the interviews allowed details about  
579 each participant’ individual circumstances to be captured. Additionally, the main themes were  
580 corroborated across the interviews and focus groups, which may be used for confirming the  
581 trustworthiness of the findings (Lambert & Loiselle, 2008).

582         It is also worth noting that the majority of the participants characterised themselves as  
583 financially secure and all participants were Caucasian. Retirement experience and lifestyle



584 behaviours are likely to be shaped by socioeconomic background and cultural norms (Johnson,  
585 2012). As such, the inclusion of people from both deprived backgrounds and ethnic minorities  
586 would be an important consideration for future research.

587 **Conclusions**

588 Retirement pathways can vary considerably, which creates challenges for the exploration of  
589 retirement phenomena. Despite the diversity of circumstances and mindsets among retired  
590 adults, the present study has identified three psychological components contributing to  
591 retirement adjustment: identity, social interaction, and independence. Importantly, the study  
592 demonstrated that psychological predictors of retirement adjustment should be viewed in their  
593 connection with contextual factors to better understand retirement experiences. Health  
594 interventions, which aim to promote positive retirement should also consider the interactions  
595 between various factors and the role of need supportive environments in facilitating health and  
596 well-being.

597

598

**Tables/Figures**599 **Table 1**600 *Participant information*

Data type	Length of retirement (years)	Nature of former job	Gender
Focus group (FG1)	5.5 - 13	NM	2 females, 4 males
Focus group (FG2)	5 - 22	NM	3 females, 2 males
Focus group (FG3)	≤1	NM	2 females, 2 males
Focus group (FG4)	5 - 9	M	2 females, 2 males
Individual interview x 2 participants (I1, I2)	≤1	M	Female
Individual interview x 1 participant (I3)	≤1	NM	Female
Individual interview x 1 participant (I4)	≥5	NM	Female
Individual Interview x 1 participant (I5)	≤1	M	Male
Individual interview x 2 participants (I6, I7)	≤1	NM	Male
Individual interview x 2 participants (I8, I9)	≥5	NM	Male
Individual Interview x 1 participant (I10)	≥5	M	Male

*Note.* NM = non-manual; M = manual

601 **Table 2**

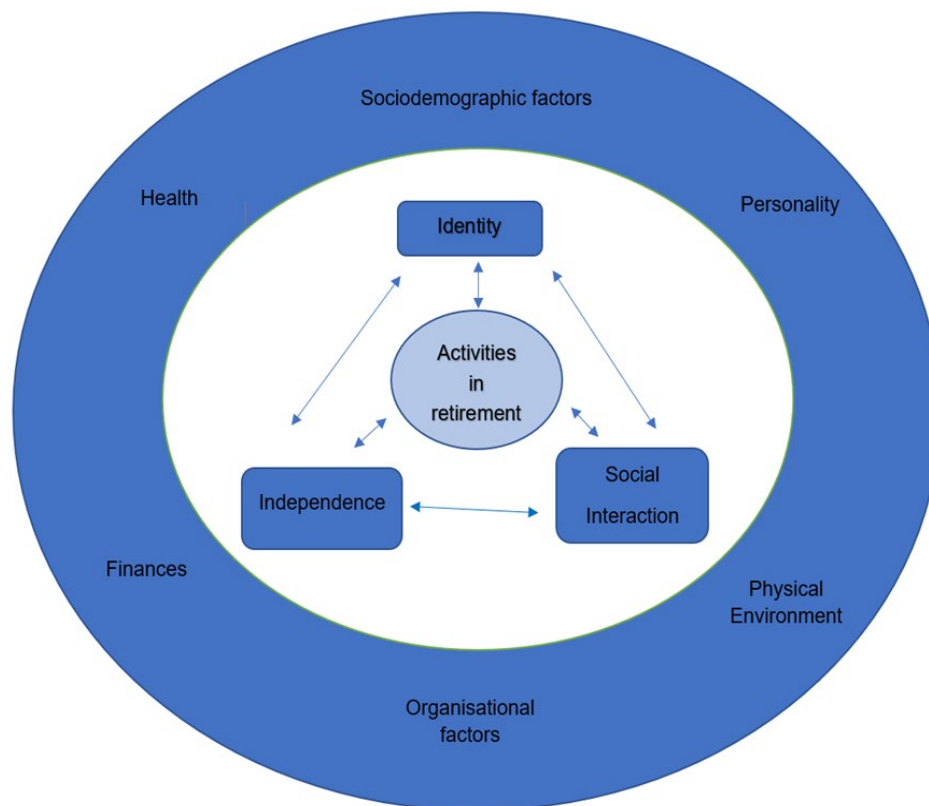
602 *A summary of the factors associated with retirement adjustment*

Identity Reconstruction	Social Interaction	Independence
Setting new goals	Belongingness, connectedness, and emotional support obtained from family, and new social groups from activities.	Physical independence facilitated by health and financial conditions.
Developing a sense of purpose through establishing a routine		
Developing self-value	Fear of social isolation – motivation to engage in activities.	Intellectual independence.
Gaining a sense of accomplishment from activities and new roles.		Sense of freedom gained from minimal social commitments.

603

604 **Figure 1**

605 *Retirement Adjustment (R-Adj) Framework*



606

607 **Statement of conflict of interest**

608 We have no known conflict of interest to disclose.

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616

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