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**What is the psychological
impact of retirement on men?**

**An interpretative
phenomenological analysis**

Prunella Gee

**Submitted for the degree of PhD, psychology
Birkbeck, University of London**

Declaration

I hereby guarantee that the work presented in this thesis is written by myself entirely except where other sources are clearly and identifiably cited.

Signed:

Prunella Gee

One paper and one book review resulted from this thesis:

Gee, P. (2011) 'Approach and Sensibility': A personal reflection on analysis and writing using Interpretative Phenomenological Analysis, *Qualitative Methods in Psychology Bulletin*, 11.

Gee, Prunella. "The Psychology of Retirement: Coping with the Transition from Work." Derek Milne. *Existential Analysis*, vol.25, no. 1, 2014, p, 184 (book review).

Abstract

This thesis explores male retirement from a psychological standpoint. Its participants are 7 men from all over the UK who were interviewed at 3 Time-points: 4 months before retirement, and 6 and 15 months after, making this a 19-month investigation. Participants were recruited from a website, laterlife.com, which caters to the over 60 retirement population. The sample, for methodological reasons homogeneous, consisted of white, middle-class, middle- to high-earning, married white-collar workers. The study is located within two literatures: extant retirement theoretical and empirical research, and existential perspectives. This is an Interpretative Phenomenological Analysis, epistemologically underpinned by phenomenology, hermeneutics and idiography. Analysis is thereby inductive (drawn from idiographic data and not theory), interpretative (I try to make sense of the participants trying to make sense of their experience), and interrogative (compares results with extant research).

Results reveal 5 focus areas: (1) retirement experienced either as a mysterious unknown, or a return to familiarity – those who experienced it as unknown before retirement still found it so ten months later; (2) the importance of agency in the retirement process, (3) the paradoxical nature of freedom, and the multifarious purposes of busy-ness; (4) the ontological effects of retirement (a connection with masculinity was detected) and (5) the ever-present and underlying existential discomfort which the new lens of retirement throws on ageing and the prospect of death. The following were also noted: life-span influences were found to be relevant to retirement perspective; mattering and recognition, although crucial for some, are almost completely un-explored in retirement literature; generativity is vital (for most) for identity, sociality, and fulfilling meaningful projects; “voluntary retirement” may not feel voluntary; ageism may be the result and not the cause of retirement; retirement is a group-level process, so there is need for more investigation into the dynamics of both group-belonging and group-change.

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“Whenever a phenomenological concept is drawn from primordial sources, there is a possibility that it may degenerate if communicated in the form of an assertion. It gets understood in an empty way and is thus passed on, losing its indigenous character, and becoming a free-floating thesis. Even in the concrete work of phenomenology itself there lurks the possibility that what has been primordially ‘within our grasp’ may become hardened so that we can no longer grasp it. And the difficulty of this kind of research lies in making it self-critical in a positive sense.”

Martin Heidegger (1962: 60-61/36).

CHAPTER 1

SETTING THE CONTEXT

Why Retirement? Why Men?

My pathway to choosing male retirement as a research project was forged out of a fascination with later-life issues generally, and was no doubt shaped by the personal, since I am myself a mature student. Even prior to my MSc I had enjoyed a long career in the arts – and I was interested in: bereavement in later life; “empty nest syndrome”; down-sizing; ageing; and retirement. After discussion, it was felt retirement would offer the most fertile ground and would probably incorporate many of the other challenges of this stage of life. My decision to study men rather than women was consonant with the homogeneity principle inherent in my chosen methodology, Interpretative Phenomenological Analysis (IPA), which meant that a gender choice had to be made, and it seemed to me, despite much social change, retirement was often still more of an “issue” for men than for women (something later borne out by the literature).

The more the existential elements prevalent in retirement (freedom, choice, responsibility, alienation, meaning, purpose and a closer proximity to death to name but a few) came to my notice, along with the influence of life-span on the retirement experience, the more I saw that the retirement experience, viewed existentially, illuminates many other periods and aspects of life – indeed I was given the opportunity to co-teach a life-span module at the (Existential) New School of Psychotherapy and Counselling headed by Emmy van Deurzen, the distinguished Existentialist, and have been doing that now for several years.

A “Hot Topic”

Retirement is currently a “hot topic”, not least because populations all over the world are ageing and whereas, in the UK in 1980 the over 65s constituted 10% of the population, the Office for National Statistics (2011) informed us that by 2030, this will be 20%. When the Old Age Pensions Act was originally introduced to the UK in 1908, it applied to the over 70s and the average life expectancy was 58 - it is now 79 (ONS 2014). All of this has, of course, implications for economic and social policy,

but research reveals also that little is heard about how either pre-retirement or retirement itself actually *feels*, in all its contradictions, the subtleties of its joys or its loneliness, whether a sense of failure (or achievement) in the work arena play out in the retirement years, or of the fears that such a change may bring. It stands to reason that if there is “more” life in retirement (both in the temporal and the active, contributory sense) there should be more research into all its aspects. David Ekerdt, one of the foremost and most prolific American retirement researchers, even asserts that: “retirement is no longer a concern solely for the second half of life... the earliest reaches of adulthood are being colonized by frequent reminders that it takes individual effort to achieve retirement” (2004 p.3). He also tells us retirement evolved because it has two main functions, the first societal – to manage succession within social groups – and the second to fulfil the individual’s inclination to withdraw from labour and responsibility in later life, though he adds: “it is less clear whether this is a developmental need or a response to cultural suggestion” and he reminds us that “every cohort retires in the context of its times” (2010 p.69).

State Pension Law in the UK

According to the UK government department of work and pensions’ website (www.dwp.gov.uk/), State Pension age is the earliest age at which you can claim your State Pension and will increase incrementally from the 65 for men and 60 for women it was in 2010, to 68 by 2046, via full equalization by 2020. At retirement, there is a choice to stop working and get your State Pension; carry on working and get your State Pension (but pay tax on it); or carry on working and put off claiming your State Pension in order to receive an increased sum at a later date. Access to non-state incomes has also given some older people security in retirement. All pensioners are released from National Insurance payments.

The Changing Face of Retirement...?

There is growing speculation in the literature of very recent years that single event retirement is becoming a thing of the past. Shultz and Henkens (2010) report: “many [retired people] are in some type of hybrid employment or phased retirement situation, with fewer appearing to be opting for full leisure retirement” (p.266) and Edwards and Milton (2014) say that “retirement is increasingly seen as a period of continued activity, potentially being made up of part-time work and community activity” (p.43) and point out that Freedman (2007) referred to this part-time work as

“an encore career”. However, Lorretto and Vickerstaff (2015) counter the claims that retirement is no longer largely a discrete event with: “Most men work full-time and then ‘retire’; there is little evidence for gradual retirement” (p.13) (for women the process has always been less clear-cut). Theirs was a British study but results were echoed in a comparative review, which found that across a range of European and North American countries there were only limited signs of flexibilization of work patterns for older workers, especially when compared to changes in the youth labour markets (Hofacker, 2010).

Whatever the truth of these contradictory claims, in this study I have found men who, prior to retirement, fully intend to stop all paid work – with the possible exception of one, who was hoping for a few hours per week of continued part-time work from his current employers, and one who wanted a year of part-time work to train his successor – neither achieved his aim.

I ask the simple research question in this thesis: “What is the psychological impact of retirement on men?” Whether there *is* an impact or not, if there is what it consists of, and what spectrum it covers once several men’s experiences have been compared, will be at the heart of the exploration. But importantly, this experience will always be viewed subjectively (from the point of view of the participant) and from a psychological perspective.

A word about the new legislation

A new retirement law was activated on October 5th, 2011. This legislation, which outlawed compulsory retirement at 65, precipitated some companies and institutions into dispensing with 65-year olds who were on the brink of retirement *before or by* this date, so that they would not be in a position of having to allow them to stay indefinitely. I interviewed all of my participants between 14th May 2010 and 20th July 2012, so they were not only subject to this new legislation, but very aware of it, and although the presence of the law in my participants’ consciousnesses cohered with the homogeneity principle, since it was the same rules for all (though not necessarily the same impact), it did have the disadvantage of being a unique event in retirement history. It could therefore be said to diminish the potential “universality” of the experience, but the advantage is that it underscored attitudes to both choice, and to

the unmitigated “all-or-nothing-ness” of the retirement process, which will be seen to pertain, whether the law has an effect or not.

Outline of the Chapters

In the next chapter (2) I will present an overview of the extant retirement literature. It will be seen that to date quantitative literature far outweighs qualitative, and that literature specifically focussed on the psychological, although it has taken a long time, is slowly but steadily emerging. The review is divided into the following themes: (1) conceptualizations of retirement; (2) adjustment to satisfaction; (3) impact on identity; and (4) the lived-experience explored in the qualitative literature.

Chapter 3 explains why IPA is my chosen methodology – and spells out the importance of a full understanding of, and engagement with the epistemological underpinnings which gave birth to this approach. Furthermore, I hope to show how methodology reflexively suited to the researcher might help to achieve authentic and thoughtfully considered research. This chapter also looks at how discursive and narrative components are incorporated into IPA.

Chapter 4 describes the overall design of the project and details the practical methods used to capture a full IPA study, including recruitment and interviewing decisions, the seven stages of analysis, and the writing process. Qualitative longitudinal research (QLR) and its relationship with the cross-case is discussed and illustrated.

Chapter 5 precedes the presentation of 4 Themes with an Overview, introducing in broad brush strokes, anticipation of, impression of, and attitude to retirement of all 7 men at all time-points.

Chapters 6 – 9 inclusively, present one theme each from the longitudinal cross-case analysis of the 7 retiring men, interviewed 4 months prior to retirement, 6 months after retirement and 9 months after that (19 months in all). A discussion is included at the end of each chapter.

Chapter 10 presents results, conclusions and recommendations which might be helpful to those contemplating retirement and those who are close to, or work with the retirement population, and makes suggestions for further research.

Chapter 11 is a post-conclusions chapter which explores validity in both qualitative and IPA research, and includes a discussion of the limitations of my research, and some reflexivity.

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CHAPTER 2

A REVIEW OF THE LITERATURE

The first conundrum when approaching a literature review is one of selection - what to include and what to exclude. To aid meaningful decisions I propose to follow and communicate a system in order to avoid random and unrepresentative inclusions. It would be all too easy to unconsciously pick out those extracts which coincide with what I am expecting to find (or indeed, *have* already found) and then refer back to them in my conclusions as proof of resonance. It is a matter of proportionality (how representative my selections are), and of balance (presenting as much of the main areas covered as possible). This also raises the question of *when* a literature review should be written.

I did a rough first-draft review before data collection because, although it was too early for inclusion decisions, it makes no sense not to know what is being discussed in the field and it aids overall knowledge. Smith, Flowers & Larkin (2009) talk about “widening your knowledge with a literature review”, “identifying gaps” and helping you “learn something about your participants” (p.42). However, the final polished review was left till later (after analysis) because until then I did not know what data would be thrown up, or whether it might become necessary to draw on a whole new literature. So what system will I call on to reveal the dominant themes which occur in the literature?

Exclusion criteria

I begin by being clear about what I will exclude. Although my intention is to be inductive, I will not include areas which I do not propose to address at all in my thesis: for instance I am not concerned with early retirement or predictions of such, and there is a great deal of literature in this area; I pay small attention to retirement planning and education (i.e. preparation courses); to bridge employment or “encore” employment; or to retirement communities; I am little concerned with financial position or pensions; and I do not debate the merits or demerits of marital or co-habiting status versus single status.

It would, of course, be reasonable for the reader to ask – “how is it possible to explore the psychological impact of retirement without including concerns so crucial to any retirement?” My answer lies in my chosen methodology which will be addressed in the next two chapters. For now, suffice it to say that *all* of my participants were aged between 61 and 67 with the majority being 65 (i.e. standard retirement age); all seeing themselves as entering full retirement after a complete career mostly within long-term jobs; all are married with grown up children; and all are comfortable financially, if not wealthy. My aim was therefore to allow these aspects to be kept in the background, whilst I explored the psychological minutiae of the daily lived-experience of retirement and its effects. But I never forget their influence.

Databases

So what were my inclusion criteria? First, I needed to choose my data-base or bases and decide whether to seek my literature from one or several. It was natural for me to begin with PsychINFO as my research is psychological and this is the main psychology database. Having thoroughly searched it, and scanned JSTOR and Google Scholar, I elected to use PsychINFO only. However, I decided on two exceptions to this rule: (1) any qualitative papers (the overall bias is heavily quantitative) and any UK papers would be included from other databases if necessary because it would be reasonable to show disproportionate beacons from these two categories, as they would specifically match my own work, but inevitably be under-represented in the global literature. (In the event I have included, right at the end of the chapter, two examples – one a qualitative book and one an editorial, not found in PsychINFO).

Historical or Current?

Secondly, what should the time-scale of the papers be? Originally I was keen to describe historical theoretical literature which, it seemed to me, was crucial underpinning to the whole way retirement is researched today. But it was pointed out, that if I decided on a contemporary corpus, any theories or findings which had stood the test of time would surface. After some exploration, I decided to contain my review within the years 2005-2017 (i.e. to the present day – this date was adjusted as

I progressed), and where earlier papers are cited within this literature, I felt justified in including some as secondary sources when discussing these papers.

The Process

Searches were, as stated, predominantly conducted on PsychINFO. Before entering search terms I specified academic journals (AJs) and books only, and set up the search to cover my chosen years of inclusion, 2005 to 20(14-17). I began by simply entering “retirement” and got 4,173 hits for academic journals and 665 hits for books. The results were inevitably unwieldy, but I spent time scanning the many studies even if they were concerned with planning, decision making, and wider connections such as depression, leisure activities, drinking patterns or exploring specific sporting retirements. It was useful at this stage to muse on the wide range. To begin my narrowing process, I coupled retirement with “male” (28 AJs, 1 book), or “men” (102 AJs, 6 books). Both of these categories proved unhelpful as the masculine retirement literature tends to be very specific, as in such titles as “A longitudinal study of retirement in older male veterans” (Schnurr, Lunney, Segupta & Spiro, 2005) but one paper did come out of these categories. I then entered the keywords “retirement experience” (AJs 114, books 13) and I found 14 papers and most of the qualitative literature in this category. I then placed “retirement satisfaction” (AJs 94, books 8), and “retirement adjustment” (AJs 73, books 14). From the latter two categories I found 26 papers which fit my inclusion criteria. Then I placed “retirement transition” (AJs 315, books 87) and found 7 papers I had not found before. The search terms “retirement research” (AJs 232, books 60) provided 5 papers which I had not found in earlier searches – of course there was some overlap (papers appearing in several different categories have only been counted once). All the discarded papers were left out because they fell into the category of my exclusion criteria (described above). Along with the two papers found outside of PsychINFO, 55 were selected in all. I read each one thoroughly, wrote a two-page summary, including my own thoughts, and provided three simple bullet points for each. I then laid out all the summaries and clustered (organized) what was there into themes (in a similar way to that used for a cross-case analysis). This way I could be sure it was the predominant themes which were given precedence, and not my attraction to certain subjects. Of those 55 papers: 8 are reviews; 6 are comments; 29 are quantitative (9 of those are longitudinal); and 12 are qualitative (1 longitudinal).

1: What is retirement and how do researchers conceptualize it?

a) Definitions

In their Review, Beehr & Bowling (2013) open with the following statement: “Like many concepts, the meaning of retirement seems simple and clear; that is, knowing who is and who is not retired should be obvious” (p.42). However, the literature (including their own) finds no such consensus. Denton and Spencer (2009) provide eight conceptualizations: 1) non-participation in the labour force, 2) reduction in hours worked and/or earnings, 3) hours worked or earnings below a minimum cut-off, 4) receipt of retirement/pension income, 5) exit from one’s main employer, 6) change of career or employment later in life, 7) self-assessed retirement, and 8) some combination of the preceding seven operationals. Weiss (2005) places more emphasis on perception – being retired means the individual has established a retirement identity, and is retired if seen by others as retired. There is more “movement” in Shultz and Wang’s (2010) definition as: a decision-making process; an adjustment process; a career development stage; and part of human resource management practice. Wang & Shi (2014) combine “movement” or “process” with “life status” and define retirement as “an individual’s exit from the workforce, which accompanies decreased psychological commitment to and behavioural withdrawal from work” (p.211) whilst van Solinge & Henkens (2008), staying with the development model, describe it as a process during which retirees get used to the changed aspects of life that result from the work-retirement transition and try to achieve “psychological comfort” in their retirement. There is no doubt that the overwhelming majority of current researchers view retirement as a process and not a single event (Beehr & Bowling, 2013; Fisher & Willis, 2013; Pinguart & Schindler, 2007; Wang & Shultz, 2010; van Solinge & Henkens, 2008) and they encourage researchers to use longitudinal designs aimed at examining within-person changes over time. Such research (longitudinal) may further suggest that the threshold for qualifying as retired according to some criteria is higher than it is for others, and also that “there might be some common patterns of stages [...] through which many people pass on their way to retirement by all definitions” (Beehr & Bowling 2013 p.52).

b) Stages and Levels

Stage models go back a long way, typically moving from loss or distress to recovery in stages (e.g. Bowlby, 1980; Kubler-Ross, 1969). Or there are life-stages, as provided by Laslett (1989), who gave us four (the first associated with dependence, the second with independence but struggle, the third with self-fulfilment and self-realization, and the fourth with dependence, disability and death). He sees the third as coinciding with retirement, often characterized as a time when an individual is attempting to ward off the fourth age (e.g. Ekerdt, 2010; Gilleard and Higgs, 2007). Atchley (1976) was the first and most prominent provider of a model of adaptation for retirement, conceptualizing five stages: honeymoon; disenchantment; reorientation; stability; and termination; and recently, Feldman and Beehr (2011) proposed a model which involves three phases, the first two of which are prior to retirement itself: (1) imagining the possibility of retirement, (2) assessing when it is time to let go of the job, and (3) actually transitioning into retirement – a much used model, where adjustment is portrayed as a progression of well-ordered stages and transformations which take place over time (van Solinge, 2013). This model, known as the temporal progression model, by including retirement planning, retirement decision-making, and retirement transition and adjustment within a general structure has been established as a fundamental framework for understanding the dynamic mechanisms underlying the process of retirement (Shultz & Wang, 2011).

The multilevel perspective, or the multi-level contextual approach (Szinovacz, 2013) provides three “levels” from which retirement can be explored: the macro level (retirement culture and norms), the meso level (organizational, retirement policies, work colleagues) and the micro level (individual retirement and planning), each with their own “structures” – i.e. for the macro level, culture, population, labour markets and the economy act as structures; at the meso level, local and regional infrastructures join markets and economy; and at the micro level, structure is provided by families and social networks, so retirement is conceptualized as a multi-level phenomenon.

c) Research Operationals

So it is important in quantitative research that both researcher and reader are clear at the outset what each investigator means by that increasingly diverse word

“retirement” and what definition, stage or level (or what combination) is being addressed. Self-assessed retirement (one of Denton and Spencer’s eight definitions described above) is widely used, allowing the researcher to avoid all definitions in favour of whatever subjective definition each individual uses, but a limitation of this could be that the researcher will not know what the retirement definition is in his or her own study, or whether it is consistent across people (Beehr & Bowling, 2013).

However, as well as definitions, stages and levels, there are also multiple measures of retirement, which has often made it difficult to compare results across studies (Fisher & Willis, 2013). Some studies have measured psychosocial and health status in retirement, with findings suggesting that health is more important in predicting retirement than finances (McGarry, 2004), family characteristics – individual and household factors associated with retirement expectations are widely shared by husbands and wives (Pienta & Hayward, 2002), attitudes – these were found to be largely dependent on personal, organizational and environmental variables (Barnes-Farrell, 2003), and some have compared actual retirement to retirement intentions – with Hurd, Reti, and Rohwedder (2009) concluding that intentions are generally predictive of retirement behaviour.

Many use the large datasets which exist globally (e.g. Horner, 2014; Wang, 2007; Goodwin & O’Connor, 2014). The most used is the Health and Retirement Study which to date has spawned more than 2,000 studies (including 1,091 journal articles, 540 reports, 24 books, 125 book chapters, and 240 dissertations) with more than one third of these being related to the study of retirement (Fisher & Willis, 2013). Other studies include the English Longitudinal Study of Ageing (ELSA); International Survey of Health, Ageing, and Retirement in Europe (SHARE); The Irish Longitudinal Study on Aging; and others from Israel, Mexico, New Zealand, China, Korea, Japan, India and Costa Rica.

The vast majority of retirement research is theoretical or quantitative (Fisher & Willis, 2013) and therefore relies heavily on questionnaires, e.g. Maggiori, Nihil, Froidevaux & Rossier’s 2014 Transition to Retirement Questionnaire (TRQ) designed to study retirement’s association with resistance to change and personality dimensions, and to explore personal perceptions of: transition to retirement; retirement; and personal plans and activities. Questionnaires often use typologies, an

example of which is Schlossberg's (2007) typology of the retired (utilized in the TRQ), which resulted from interviewing 100 men and women, both white- and blue-collar workers, and identified five types of retired person: *continuers* (who maintain important aspects of their worker-identity); *adventurers* (who develop a change in life-course or new abilities); *easy gliders* (whose wish is "not to specify any particular project for the future"); *searchers* (who go through trial and error and change their minds several times about their direction – this category can also be seen as a transition to any of the other four); and finally *retreaters* who give up and disengage from life entirely. Typologies are intended to honour the importance of taking individual differences into account – but a limitation may be that categorization can mask subtleties or ambivalence.

Typologies are joined by retirement scales, e.g. the CASP scale which is made up of four components: Control (freedom from constraints), Autonomy (self-sufficiency), Self-realization (enthusiasm about the future) and Pleasure (finding life enjoyable and fulfilling). Other scales often used are: the Ten-Item Personality Inventory; the Satisfaction with Life Scale; the Generalized Self-efficacy Scale which is based on Bandura's Social Cognitive Theory; Rosenberg's Self-Esteem Scale, the Sense of Coherence Questionnaire (concerned with an individual's belief in "the unity and logic of the world"); Life Orientation Test (for measuring dispositional optimism); and Disengagement theory (Cumming & Henry, 1961), a much disputed theory which suggests that age causes individuals to slow down and retreat from full engagement in life.

d) Psychological conceptualizations

There is increasing research evidence to suggest that the physical and financial issues people face in retirement are directly linked to psychological aspects of retirement (McVittie & Goodall, 2012; Shultz & Wang, 2010; van Solinge & Henkens, 2008). Psychologists are well placed to study retirement because of their interest in behavioural and psychological antecedents and outcomes of retirement (Wang & Shi, 2014) and within psychology there are sub-disciplines which can explore specific areas.

Life-span development research (Schultz & Wang, 2011; Loeckenhoff, 2012; Baltes, 1987; Erikson, 1959, 1976) evaluates: whether post-retirement behavioural and

psychological development follows the “normative life stage hypothesis” – i.e. in later stages of life, individuals move to roles and activities which demand less responsibility and less strenuous physical effort (Super, 1990); how previous transitions have been dealt with (Settersten & Hagestad, 1996); work and leisure habits (Morrow-Howell & Leao, 1988); previous working patterns (Appold, 2004); job characteristics and career standings (Wang, Zhan, Liu & Shultz, 2008), plus of course the influence of other life spheres such as marital and family satisfaction (Rosenkoetter & Garris, 1998).

Industrial/organizational (I/O) psychologists will study the extent to which individuals identify with their work roles (e.g., Quick & Moen, 1998) and how this relates to adjustment, or how job dissatisfaction is positively or negatively correlated with adjustment outcomes (van Solinge & Henkens, 2008). Vocational psychologists, unsurprisingly, focus on retirees’ abilities and types of pre-retirement careers, and on psychologically matching individuals to post-retirement occupations, whether bridge employment, “encore” careers or voluntary work (e.g. Zhan, Wang, Liu & Shultz, 2009).

Clinical and counselling psychology puts the focus on how to help retirees prepare and adjust, because whilst many individuals are ready to retire and undertake the process successfully, some experience ambivalence about retirement and may become depressed and suffer feelings of “loss, idleness, and uselessness” (Wang & Shi, 2014 p.174).

So how is “psychological comfort” (van Solinge & Henkens, 2008) approached by psychologists? If we look to the already-mentioned conceptualization of retirement as: (1) a decision-making process; (2) an adjustment process; and (3) a career development stage, and take the first of these, retirement as a decision making process, it is very likely we will find psychologists using the “Informed decision-making approach” which assumes that older workers make retirement decisions “informed” by evidence they have regarding their own characteristics and their work and non-work environments. There is much psychology to be unearthed in this type of decision making: perceptions of the work environment, values, needs, preferences, information processing abilities, social comparison styles to name but a few, and emphasis is placed on willingness and confidence (e.g. agency and efficacy) and

proactive behavioural tendencies (Shultz & Wang, 2010). Adjustment and development will depend on the necessary flexibility for adaptation to an inevitably changing retirement environment (Zhan et al., 2009).

Two retirement psychologists, McVittie and Goodall (2012), however complain that any attempt to understand retirement via temporal models is inadequate since retirement itself is a *relational* concept. They build on Denton and Spencer's (2009) claim that what underlies the concept of retirement is the essentially "negative notion of attempting to define what people are *not* doing – namely that they are *not* working" (p.74, italics in original) and retirement comes to be identified *in relation* to other forms of activity, not viewed in isolation as one set of possibilities, but as something which must be understood in developmental or social terms.

There has been a significant call for qualitative research to answer this problem (Ekerdt, 2010; Shultz and Henkens, 2010; McVittie & Goodall, 2012) since adopting a qualitative perspective, especially one that places emphasis on how individuals themselves negotiate (and describe) the way they make sense of their experiences, would remove the need for definitions. Qualitative studies of this type (but they are sparse – discussed in Theme 4 below) suggest that individuals draw upon family circumstances, work, personal commitments and dispositions to make sense of themselves in their new circumstances, features which are neither static, fixed or linear. McVittie & Goodall (2012) assert that further qualitative work on these topics is essential if "we as psychologists are to derive a rounded understanding of retirement in the early 21st century" (p.3).

2: In the process of adjustment to retirement, what factors affect satisfaction and well-being?

a) What is adjustment and how is it approached by researchers?

Though, as we have seen, retirement has received extensive study, the impact of retirement *on the individual* and factors contributing to successful adjustment still remain less clear than retirement planning or decision making (Wang, Henkens & van Solinge, 2011). Retirement adjustment research explores how people simultaneously adjust to internal (physical and psychological aging) and external (societal and lifestyle norms) in later life. Up until the 1960s, retirement studies

typically presented retirement as a “crisis” event (Miller, 1965), and until 1985 generally assumed it as an inherently stressful life event (van Solinge, 2013). Today, although retirement is still viewed as “a challenging, life-changing event” (e.g. Mein, Martikainen, Hemingway, Stansfeld & Marmot, 2003), it has been acknowledged that it may well bring beneficial effects (e.g. Wang, 2007), and there is growing recognition that adjustment varies not only across individuals but also within individuals over time (Wang, Henkens & van Solinge, 2011). The pivotal question in this type of research is whether certain ways of coping – i.e. the cognitive and behavioural efforts people make to manage the transition—are more effective in fostering well-being than others (Cho & Lee, 2014; Schroevers, Kraaij & Garnefski, 2007).

As to what is meant by adjustment or “psychological comfort” (van Solinge & Henkens, 2008), indicators include: emotional well-being (Richardson & Kitty, 1991), retirement satisfaction (Quick & Moen, 1998) and life satisfaction (Calasanti, 1996). All these studies infer adjustment indirectly by measuring outcomes, but recently, more direct measures such as retirees’ own evaluation of the difficulties they had in adjusting to retirement and the amount of time the adjustment took (e.g. van Solinge & Henkens, 2005, 2008) have come into play.

The process view of retirement has prompted researchers to incorporate theoretical frameworks which can encapsulate the longitudinal dimension of the transition, with social-normative or developmental theories (e.g. Levinson, 1986; Super, 1990) proposing that retirement timing is decided by what is considered “normal” by other people. Stage theories are a version of adult development theories (e.g. Levinson & Wofford, 2009), the most common of which is the aforementioned life-course perspective (Elder, 1995; Elder & Johnson, 2003) which acknowledges that individuals have plans, make choices, and undertake actions within the opportunities and constraints of their social worlds. Life transitions are, therefore, contextually embedded.

Continuity theory (Atchley, 1989; Atchley 1999) is one of the most widely used theories in retirement research, especially in the context of adjustment. It emphasizes consistency, internal and external, which can contribute to retirement adjustment – i.e. well-being is usually sustained if there is opportunity to maintain existing

relationship and life-style patterns; and the theory contends that people's basic nature does not change much from before to after retirement - individuals indeed *strive* to maintain continuity. Many researchers (e.g. Nuttman-Shwartz, 2008; Von Bondsdorff, Shultz, Leskinen & Tansky, 2009) use continuity theory as a "default" retirement investigative structure, and findings suggest that individuals who have been involved at a deep level in their work will indeed try to sustain these routines by participating in activities which they value highly in retirement (Atchley, 1989; Gobeski & Beehr, 2009). Kaufman (1986) pointed out that: "continuous restructuring allows individuals to maintain a feeling of unity about themselves and a sense of connection with the parts of their pasts that they consider relevant to who they are at the present" (p.150), indeed, various scholars have suggested that autobiographies, life stories or reminiscences are constructed for this very purpose – to reinterpret or restructure pasts.

b) Trajectories of psychological adjustment and subjective well-being (SWB)

"Anticipatory attitudes" formed in pre-retirement have been found to cause SWB to decline on retirement, but are frequently followed, in early retirement by a short "honeymoon" phase (holidays, new interests, rest and relaxation after the obligations of work); but may change to disenchantment in the face of the reality of everyday life, and then to a "reorientation stage characterized by the development of a realistic view of the social and economic opportunities and constraints of retirement" followed finally by stability as the result of retirees accommodating and adjusting to retirement (Pinquart & Schindler, 2007 p.17; Wang, 2007). Horner (2014) has found a large improvement in SWB in the time surrounding actual retirement and a rapid decline which continues for the next few years, returning to trend by age 70, and, interestingly, earlier versus later retirement is deemed neutral to this effect. Latif (2011) finds for sustained improvement in psychological well-being; Alpass, Towers, Stephens, Fitzgerald, Stevenson & Davey (2007) find for general ongoing lower levels of satisfaction, and it is widely held that psychologically healthier, wealthier and married retirees adjust better, (e.g. Smith & Moen, 2004; Wong & Earl, 2009). However, van Solinge and Henkens (2008) have a warning - in most studies, adjustment is studied via general measures of psychological comfort or well-being, but the relationship may be more complex. For example, it is possible to adjust to a new situation (e.g. chronic illness) without enjoying it, something which

may be mirrored by adjustment to the loss of the work role and the development of a satisfactory post-retirement lifestyle. For instance, there has been a notable and, I think, unique observation about male satisfaction in retirement (Potocnik, Tordera & Peiro, 2013) which identified four retirement satisfaction forms – “stabilized-progressive”, “resigned-stabilized”, “resigned retirement satisfaction” and “constructive-fixated retirement dissatisfaction”, and found that: “while men seem to be more satisfied with their retirement than women, they were shown to be only ‘resigned’ to their new situation” (p.180). In contrast, women may be less satisfied with their retirement than men, but they describe the intention to do something in the future to change their negative perception of retirement. van Solinge and Henkens (2008) therefore suggest that adjustment and satisfaction should be probed separately in order to gain a better understanding of psychological processes following retirement, because they “are related, but not identical” (p.422).

So, if the need for adjustment is assumed, is it deprivation or simply *change* which is the cause? Jahoda (1997, 1981) theorized that employment serves one manifest function and five latent functions for workers. The manifest function is financial; the latent functions are: time structure; collective purpose, or a feeling of belonging; social contacts with people outside one’s immediate family; social status; and activity, or providing ways to keep busy. Further, she claims to have proved that, by way of the manifest and latent functions, employment is an important means for mental health and satisfaction in modern societies. Following her, much research has therefore found that the employed have better mental health than the unemployed (e.g. Isaksson & Johansson, 2000; Warr, Butcher, Robertson & Callinan, 2004). However, it is Beehr and Bowling’s (2013) contention that most of the research which supports these findings, too simply compares the employed with the unemployed. Paul & Batinic (2010) provide an exception. They refer to results, first, from two Australian studies which corroborated that employed people reported better access to the latent functions than unemployed people (Creed & Reynolds, 2001; Waters and Moore, 2002a); from a British study which found that activity, status, time structure and social contact were significantly higher amongst the employed than the unemployed but that there was no significant difference for collective purpose (Miles, 1983); and from a Swedish study which found significantly higher levels of time structure, activity, and collective purpose amongst employed single

men in comparison to unemployed single men, but no difference for social contact and status (Isaksson, 1989). This all suggests general support for the assertion that employed people have more access to most latent functions than the unemployed, but doubts remain for social contact, identity/status and collective purpose. So Paul and Batinic's particularity is that they compare the specifically "unemployed" with those who are out of the labour force entirely (OLF), such as homemakers, students and specifically, the retired. Results showed that employed people generally reported more access to four of the five latent functions than the unemployed (including OLFs), consistent with Jahoda's notion that employment provides the best access to the latent functions in modern societies, and these were further associated with distress and explained variance in mental health in the population. However, there were results which did not endorse the model – OLFs did not report less access to status, contradicting Jahoda's prediction that employment is the best provider of status; status can be gained by several other means, including that of homemaker. It will be interesting, therefore, to observe to what extent status *in retirement* (a loss of status is a ubiquitous expectation) is of concern to participants in the studies which follow, and whether being retired rather than unemployed places a different emphasis on status.

c) What is the influence of resources on adjustment?

In retirement research, recognition of the importance of human agency in how the transition is experienced is relatively new (e.g. Carter & Cook, 1995; van Solinge & Henkens, 2005). Resources are means or assets (material, social or psychological) that can be used to cope with a difficult situation or to accomplish a goal (van Solinge, 2013). The Resource Perspective (Hobfoll, 2002) suggests "resources" are the capability to fulfil centrally valued individual needs, with muscle strength, cognitive, motivational, financial, social and emotional resources considered important, and there is indeed a 35 item Retirement Resources Inventory as a self-report measure (Leung & Earl, 2012). Resources are related to: a sense of coherence; self-efficacy; self-esteem and optimism (Finogonow, 2013 p.215), so according to this paradigm, researchers should focus on exploring retirees' different types (or lack) of resources. A growing body of literature has, for example, found that perceived control over departure from the workforce is crucial to retirement adjustment (e.g. Henkens, van Solinge & Gallo, 2008; Leung & Earl, 2012). The

“Resource-based dynamic perspective” (Wang, Henkens and van Solinge, 2011) views retirement adjustment as a longitudinal process “during which retirees’ levels of adjustment may fluctuate” (i.e. will not adhere to a linear model) – resources can change so “instead of focusing on the absolute good or bad impact that retirement has on retirees’ well-being”, Wang et al focus on “the underlying mechanism through which retirement has this impact” (p.5).

One might speculate that fore-knowledge and good planning were of the essence as a resource, however Donaldson, Earl & Muratore (2010) are notable for reporting that pre-retirement planning was not found to be related to retirement adjustment, and they introduce the (as far as I could ascertain) novel idea of *post*-retirement planning, telling us it is “mediated by mastery” (p.279). Mastery has been defined as the “degree to which someone feels they have a general sense of control over what goes on in his or her life” and may well be a “key psychological resource for well-being in retirement” (p.281). Resilience has also been identified as an aspect of mastery (Nalin & de Freitas Pinho Franca, 2015) which is made up of self-efficacy and locus of control, and Donaldson and colleagues express surprise so little research has examined this relationship. Results of their study showed that not only did mastery fully mediate post-retirement planning and retirement adjustment, but it did so over and above the effects of health and individual influences. They would therefore encourage researchers and interventionists to identify ways to enhance feelings of mastery in retirement.

Kubicek, Korunka, Raymo & Hoonakker (2011) specifically explore *which* resources matter, and find social networks, material resources, and goal directedness are of primary importance and agree that possessing key resources is “crucial” for retirees’ well-being. Very recently, the impact of passion for work on the retirement transition has been investigated (Houliort, Fernet, Vallerand, Laframboise, Guay & Koestner, 2015) but, interestingly, passion is divided into two groups – “obsessive” and “harmonious”. The latter, where individuals have been prepared to adjust professional projects in the event of negative consequences, is more successful. The former, where workers with obsessive passion will pursue the project regardless, can oppress other aspects of the self and make the transition very difficult. Since, as we have seen, flexibility is an important resource in adjustment to retirement, those with “harmonious passion” are likely to fare better. “Harmonious passion” would

probably be termed “Positive Engagement” by Positive psychologists (Seligman & Csikszentmihalyi, 2000) who represent resources as PERMA – Positive Engagement, Relationships, Meaning, and Accomplishments (the latter representing the aforementioned Mastery), and, unsurprisingly, “significant evidence” was found for “the association between positive psychological attributes and retirement satisfaction” (Asebedo & Seay, 2014 p.161).

Fehr (2012) questions Wang, Henkens and van Solinge’s (2011) central assumption when putting forward their Resource-based model, that retirement is a “stress inducing role transition that requires significant pools of resources to overcome” (p.1), conceding that, whilst the model has “explanatory power” a “broader perspective” may well indicate that retirement is not always inherently stressful. Creative people, he says, may experience retirement as an opportunity for self-actualization, and it may boost well-being by providing the novelty that such people want and need.

d) How might personality impact adjustment?

Although, to date, research on personality and retirement (especially when compared to the general population) is scarce (Loeckenhoff, Terraciano & Costa, 2009), there are researchers who explore personality as a factor which might contribute to or detract from retirement adjustment and satisfaction (e.g. Finogenow, 2013; Robinson, Demetre and Corney, 2010; McCrae & Costa, 2008; Loeckenhoff et al, 2009). The majority utilize the five-factor model of personality (FFM) often known as the “Big Five”. Age effects, using FFM, have been shown in longitudinal and cross sectional research (e.g. Roberts, Walton & Viechtbauer, 2006), but it is only recently being utilized to study retirement. The five traits contained in the FFM are extraversion, agreeableness, openness, neuroticism and conscientiousness, and have been shown in the past to predict how individuals adjust to career choices and changes (Robinson et al, 2010). For instance, neuroticism is implicated in indecision (Page, Bruch & Hasse, 2008), conscientiousness, openness and extraversion are related to satisfaction during change (Lounsbury, Sundstrom & Loveland, 2003) and if agreeableness is added to the latter three, career transitions are followed by shorter periods of unemployment (Kanfer, Wanberg and Kantowitz, 2001). The absence of extraversion as a correlate of positive outcomes for an “in retirement group” has been found to be counterbalanced by its significant association with life satisfaction

in an “approaching retirement group” suggesting that “a personality suited to work may not be a personality suited to retirement” (Robinson et al, 2010 p.795). Recent studies (e.g. Korotkov & Hannah, 2004; Loeckenhoff, Sutin et al., 2008) have also found that subjective health was positively associated with extraversion and openness, and negatively with neuroticism, whilst agreeableness and conscientiousness were not linked to any indicators of subjective health.

However, Robinson et al’s (2010) claim that extraversion is not positively associated with retirement is contradicted by Finogenow (2013) whose findings suggest that extraversion contributes to the skill of starting and maintaining social relationships, thus providing readiness in seeking support and undertaking new activities – a positive in retirement. She also questions whether the five factors extend to the “special situation” of the retired, since an “intensity of the particular personality dimensions undergoes some change in the life cycle [and therefore] warrants further examination” (p.214). So the aim of her study was not only to analyse the relationship between five-factor personality traits and subjective health in retirement but also to include the “mediating” role (the effect) of personal resources (already discussed in sub-theme c) on the Five Factors. Findings showed that whilst extraversion and openness do not influence older people’s somatic symptoms in a direct way, the level of these symptoms *is* modified by the intensity of the personal resources that an individual possesses. Interestingly, whilst mediators (self-efficacy, self-esteem, dispositional optimism, and the sense of coherence) were associated both with personality traits and subjective health, an indirect effect was found for a sense of meaningfulness. This was discovered by observing that the emotional and motivational component of a sense of coherence was brought about by retirees perceiving the usefulness of an activity and the value of being involved in it; and as Antonovsky (1995) has pointed out, the sense of meaningfulness provides an individual with emotional orientation in reality and the feeling his or her life is valuable.

Whilst the FFM traits are believed to influence events in the individual retirement biography, because of their emotional appraisals, motivational priorities and coping strategies (McCrae & Costa, 2008), the converse is also believed to be true – i.e. events in the life-span can alter personality traits because they cause shifts in them due to people’s changing investment in evolving self-defining social roles (Roberts,

Wood & Smith, 2005). Loeckenhoff et al (2009) studied personality traits not only as a correlate of retirement related variables but also as a predictor of retirement status, expectedness, voluntariness, anticipatory thoughts and emotions, post-retirement activity levels and satisfaction. Although longitudinal analysis revealed high levels of stability across the retirement transition for most aspects of personality (something which would be predicted by continuity theory) there were two significant retirement-related changes in certain aspects of extraversion and agreeableness. After retirement, participants described themselves as less fast-paced and vigorous (decreased extraversion) and less argumentative and competitive (increased agreeableness). Disengagement theory (Cumming & Henry, 1961) views retirement as a mutual withdrawal between society and the individual *as a result* of older adults' declining energy levels, but Loeckenhoff et al suggest that, on the contrary, personality changes could be described as a consequence of, not a precursor of retirement.

3: How does transition to retirement impact identity?

a) Retirement identity theories

Amongst the many generic identity theories, the most used in retirement research are: role theory (Barnes-Farrell, 2003); image theory (Beach, 1998); social identity theory (Tajfel, 1978) and symbolic interactionism (Mead, 1934). Role theory, when applied to retirement, focuses on the fact that, since the ability to successfully fulfil the "work role" can provide self-worth, role loss can cause depression and anxiety (Riley & Riley, 1994) but, if individuals prefer family and community roles, retirement acts as an opportunity. However, van Solinge (2013) complains that this theory does not indicate *which* role loss particularly challenges the retiree (i.e. loss of status, social contacts or the breadwinner role). Image theory is based on the assumption that people strive to have a positive self-image, so if the non-working image feels "worse" than the working one, they will avoid or endure the retirement image. Social identity theory posits that what other people, especially our peer group, think of us, informs behaviour (Feldman & Beehr, 2011); and symbolic interaction theory focuses on self within roles. For instance, a person with an outgoing personality might be expected to be outgoing both as a worker and as a parent

(Reitze & Mutran, 2006) – symbolic interactionists argue that as roles differ so may identities.

b) At the individual level

If we accept Mead's proposition that roles are sets of symbols which act as shared social meanings, and that "it is not role occupancy itself but an active individual who selects the social meanings that provide the reference for self-identification" (Reitze & Mutran, 2006, p.335) and further acknowledge that past social structures influence the choices and opportunities available in the present, we will not be surprised that, following retirees two years into their retirement to explore identity changes, Reitze & Mutran found lingering pre-retirement identities influencing self-esteem for at least those two years. One of the features distinguishing adult socialization from childhood socialization is that adults are "self-conscious and active agents" (p.334) and may use past roles, even those they no longer occupy (i.e. their pre-retirement identities) to organize and situate themselves in a new and unfamiliar role.

Fehr (2013) builds on the idea of the "active agent" by describing role identities as "fluid phenomena that are actively built and deconstructed throughout the course of one's life" and he emphasises that individuals *choose* to take on new identities and let go of old ones "as a product of individual dispositions and the context in which the individual is situated" (p.592), and comments that people are constantly constructing new identities by "switching careers, building families, volunteering, and engaging in the local community" (p.592). Roberts and Dutton (2009) also speak of "identity construction" as something the individual actively contributes to, so clearly researchers in this field overwhelmingly view identity as fluid, agentic on the part of the individual who expresses that "identity", and a contextual choice; and not as a permanent strand which stretches through, and remains largely fixed for life.

However, it is likely that people will build identities "one on top of the other". Social identity theory's prediction that the more a person's profession is valued by society, the more the individual will define him- or herself in terms of work, was found to also apply in retirement. In order to establish self-definition, Teuscher (2010) asked participants, if they had to characterize themselves, which of the following were important? Nationality, role in family, partnership, profession or occupation (for the

retired – former profession), honorary posts/volunteering, appearance, personality, age, life story, organizations belonged to, friends, leisure, values and (for retirees only) the fact that they are retired. For the retired, the former profession was significantly more important to characterize themselves by than the fact that they were retired. Indeed, the longer they had been at their job the more this applied. The findings suggest that roles should not be confused with role identity, and that, since the loss of the professional role did not result in the loss of the professional identity, a maintenance of professional role identity after retirement should not be mistaken for an inability to adapt to new circumstances, but “should be seen as a way of maintaining positive past identities as part of an ever richer and more diverse self-image” (p.104). Some participants do not just add roles on top of roles, but create multiple new roles (identity diversity), something which was found to be more important in retirement than whilst in work, added to which, high identity diversity corresponded with high satisfaction (Teuscher, 2010).

Returning to Reitze and Mutran’s “lingering worker” or “ongoing identity” effects, we see that the authors inject the all-important “process” dimension into their enquiries, recognizing that retirement is not a single, one-step adjustment process but something which extends over time. For instance, early on, retirees may rely on their pre-retirement identities while adjusting to retirement, but later reliance may be less influential. Then, as more time is spent in retirement, the adjustment itself should influence the self-esteem. So participants completed surveys at six months and one year, as well as at the end of the second year. The researchers drew on Gecas and Burke (1995) who proposed three different motivations to form self-concept: 1) self-esteem refers to the desire for a positive self-conception; 2) self-efficacy recognizes a preference to perceive oneself as a causal agent; and 3) authenticity reflects the intrinsic satisfaction that comes from an assessment of meaningful and purposeful behaviour consistent with self-standards and values. Findings show that at one year into retirement, the direct effect of pre-retirement worker identity is reduced, but is still “statistically significant” (p.354); at two years, although reduced for all participants, pre-retirement worker identity still influences retirement, but only for men (perhaps this is unsurprising since men have often occupied roles at work which impact deeply on their identity). Reitze and Mutran claim their finding is confirmation of the insight from symbolic interactionism that identities are not just

passively assumed, but are actively constructed by individuals, who use them to provide consistency and support during adjustment.

c) At the group level

According to social identity theory individuals typically categorize themselves and others as a way to make sense of, find order with, and “locate” others and themselves within their social environment. When individuals identify themselves with a group, the group becomes part of the personal identity, and “I” becomes “we” (Brewer, 1991). By the same token individuals are conscious of the value of their own group compared to others by means of social comparison (Teuscher, 2010). Identification with social groups serves to meet individual needs, including the needs for self-enhancement, affiliation and a sense of identity (Michinov, Fouquereau & Fernandez, 2008).

According to Tajfel’s (1978) “classic” definition there are three aspects of social identity: a cognitive component, an evaluative component and an emotional component, and people can belong to a specific social category, but do not necessarily feel commitment to that group. A study by Ellemers, Kortekaas & Ouwerkerk (1999) found that group members’ self-categorizations (i.e. the cognitive component) were only affected by the size of the group, while the evaluative component was only affected by whether the group status was high or low, but the affective commitment to a group depended on whether they considered themselves self-selected or assigned to the group. This implies that awareness of group membership does not necessarily lead people to be affectively attached to that group. Further, research has shown that the affective component is a better predictor of satisfaction with retirement than the cognitive component (Michinov et al, 2008) so, importantly, satisfaction during this life transition period does not just require a positive social identity as a retiree in terms of group membership, but an attachment and involvement with the retiree group. Social identity is a multiple theoretical construct.

Specifically to test the above, Michinov et al (2008) made three hypotheses: “(1) in a natural social group such as “retired people” we expected to observe the three classic components of social identity (cognitive, evaluative and affective); (2) we expected that [for] people who had voluntarily decided to leave work [...] the sense of

emotional involvement with the retirees' group (affective commitment) would be higher [...] than involuntary transition to retirement; and (3) we assumed that it is essentially the sense of emotional involvement with the group (affective commitment) [...] which predicts satisfaction with retirement" (p.179).

Questionnaires were sent to 154 French individuals (103 men and 51 women, aged 52 to 70) who had transitioned into retirement within the last five years. Social identification was based on the group identification scale used by Ellemers et al (1999) including (a) self-categorization "I identify with other retirees"; (b) commitment to the group "I dislike being a member of the retirees' category"; and (c) group self-esteem "I would rather not say that I belong to the 'category of retirees'" (p.180).

In the Discussion the authors reminded us that they had aimed to examine (a) the structure of retiree identity, and (b) its impact on satisfaction with retirement. Results showed that there were two aspects of social identity which can be distinguished amongst retired individuals, cognitive and affective, with these two components being fairly independent of each other "which implies that awareness of group membership does not necessarily lead people to be affectively attached to that group or behave in terms of its membership. However, analysis did not confirm the distinction between evaluative and emotional components" (p.187). Future research, they add, should explore whether evaluative and affective social identities are higher among retirees with "high identity diversity" – a phrase we have heard before for people who characterize themselves according to many different identity domains.

As far as the second aim of the study was concerned, exploring "the impact of retiree identity on satisfaction with retirement", it was found (supported by multiple regression analyses) that "the affective component is a better predictor of satisfaction with retirement than the cognitive component" (p.188). So importantly: "satisfaction during this life transition period does not just require a positive social identity as a retiree in terms of group membership (self-categorization, awareness) but an attachment and involvement with the retiree group" (p.189).

They point out the implications for pre-retirement courses and planning programmes which "should acknowledge the fact that retirement is not only an individual process but also a *group-level process*" (189).

d) What is the relationship between retirement and ageing – and ageing and identity?

Teuscher (2010), who looks at how the self-image of the retired differs from that of the working population, and how people's self-definition as professionals or retirees is predicted, gives us two distinct characterizations of old age: (1) a pre-industrial one (Borscheid, 1994) in which old age was seen as an escalation of frailty and as being near to death – this was the “biological” version, and within it only those whose mental and physical strength had diminished were viewed as old; and (2) a “socio-political concept”, where the onset of old age is defined by the receipt of a pension (Braun, 1992). The latter was corroborated in studies where people were asked to say when they thought “being old” began. Babladelis (1978) was informed by his participants that it was around 60, and Harris, Page and Begay (1988) were given 65-69, both ages which corresponded to workforce exit, not frailty or mental decline, thus mirroring a socio-political rather than biological definition.

Research has consistently found that individuals distance themselves from being old - even when they are, themselves, older (e.g. Kaufman & Elder, 2002; Babladelis, 1978) and Levy (2003) points out that some people find the transitions associated with ageing (and he makes particular reference to retirement) problematic from an identity point of view, suggesting they may not recognize themselves as belonging to the older population and may therefore reject this definition and move into denial. The ageing stereotypes internalized in childhood, and then reinforced for decades, have become self-stereotypes. So it may well follow that people will not see retirement as a comfortable way to be *defined* even if they enjoy the retirement lifestyle (Teuscher, 2010) – an easily overlooked distinction. Indeed, Teuscher found that “retirees with a more positive attitude to older age rated their status of being retired as more important in characterizing themselves than respondents with a more negative attitude toward older age (p.97).

This conflation of retirement and ageing is something that has interested Griffin, Loh & Hesketh (2013). Referring to role theory, they tell us “Contrary to the view that it is normal and appropriate for people to disengage from active roles in society as they age, role theory posits that difficulties adjusting to the process of ageing and retirement are likely to occur because of *role loss* [no longer being an employee] or

role strain [role expectations are not being sufficiently met] and only when *role balance* (the role transition fits in with the retiree's values, goals and needs) is achieved can there be "optimal adjustment". So age may *seem* to be the issue but may not be.

With our Western tendency to avoid the subject of death, Ekerdt (2010) has noted the "existential discomfort" which underlies many retirement research findings. Gilleard and Higgs (2007) see this, he says, as "third-agers fending off the fourth age, resisting any identity as old or elderly" and he adds: "Perhaps the brevity of lifetime is at the heart of it" (p.78).

A critique of quantitative retirement research

Wang, Henkens & van Solinge (2011) point out that the literature has demonstrated "a noticeable heterogeneity of findings in terms of the impact of retirement" (p.7). Their Resource based model, in an attempt to mitigate this problem, includes variables from the macro level (politics/law), the organizational level, the job level, the household level, and the individual level. But there are those who put the inconsistency down to the differences in methodology (e.g. Maggiori et al, 2014), particularly to the "methodological weaknesses" of cross-sectional designs – i.e. their inability to capture within-person change, let alone fluctuation of experience or mood.

However, we have seen that as quantitative retirement researchers have accumulated knowledge and gained experience, a positive advancement in recent years is the increasing incorporation of longitudinal designs and an overwhelming consensus that retirement is a process and not a fixed or static state. But awareness has also grown as to the number of dimensions it is necessary to cover in order to deal with an intricate and complicated set of impacts. We have definitions, stages, the above-mentioned levels (macro, meso and micro), measures, inventories, typologies and numerous theories, many being used in conjunction with several others. This results in research which is both multi-dimensional and "aware", but which can make for difficult and complicated reading, leading sometimes to a sense that researchers lose themselves in the intricacies of the statistics rather than in the findings themselves. Although this is a hazard intrinsic to all quantitative research, with the multi-disciplinary and multi-layered retirement operationalizations it can sometimes seem as if

sight has been lost of the fact that the sample population was, at one point, made up of individuals, particularly when questionnaires have posed somewhat general questions.

Some limitations are acknowledged by the authors themselves, e.g. Barnes-Farrell (2003) who, whilst exploring retirement intentions, reminds us that these will not always translate to behaviour since circumstances and other constraints may change. Also, it has been assumed that retirement decision making is a rational process, though in reality of course, this is not always the case – retirement decisions are often taken “in the face of incomplete or imperfect information, which renders a sense of uncertainty [...] so far, no theoretical framework has incorporated this notion of uncertainty, which could have important implications for understanding the psychological aspect of retirement decision making” (Wang and Shultz, 2010 p.186).

Whilst most quantitative researchers are aware of the pitfalls of cross-sectional designs which preclude any inferences about changes in retirement adjustment over time, the concerns may be mitigated, but are not eradicated by simply using longitudinal designs. “Women and men, older and younger retirees, and recent and longer-term retirees may be at very different phases of the adjustment trajectory at any one point in time” (Wong & Earl, 2009 p.9) because one person’s stabilizing stage may be another’s disillusionment stage. For instance Wang (2007) found “a maintaining pattern, a recovering pattern, and a U-shaped pattern” in adjustment during the transition to retirement – suggesting in no uncertain terms that: “transition and adjustment are not uniform” (p.507), added to which the decision to retire now includes not only the decision *when* to retire, but also *what* to do in retirement, and: “most empirical research is narrowly focused on the antecedents or decision process around just a single outcome, such as full retirement or bridge employment” (Wang & Shultz, 2010 p.186) – because of the emphasis of my own research interests, this may not have been overly apparent in this review, but in the wider literature it is extremely prevalent.

Despite some awareness of subtle individual differences, there is much reliance on questionnaires and typologies which may be (a) out of date and/or (b) too all-embracing to accommodate divergence. Whilst it would be inaccurate to say that quantitative research never uses face to face or telephone interviews, the large

samples necessary for quantitative investigation means researchers are all too conscious that face-to-face interviews are very expensive. Fisher & Willis (2013) point out a major concern in this respect: increased usage of cell phones and cancelling of landline services has posed challenges and reduced coverage rates for telephone survey interviewing, so internet surveys have increased as a collection method. This results in “a sampling or response bias because respondents who regularly use the internet differ from those who do not in important ways.” With particular implications for retirement research, they add: “this is especially true among older adults, who are more highly educated and wealthier than those who do not” (p.187), added to which, differences between individuals’ interpretation of survey questions may affect the reliability of retirement measures.

One could wonder whether these limitations might be addressed by the use of qualitative research. However Fisher and Willis (2013), authors of a comprehensive chapter on retirement research methods, make the claim that most of the qualitative research conducted into retirement is performed “as part of the quantitative research development process regarding how to improve survey methods and measurement rather than as an end in itself” (p.193). This could be viewed as a call for more and different qualitative research, but it has a half-hearted ring: “First, qualitative research is quite labour-intensive. Secondly, it is often difficult to code open-ended responses in a manner that will be useful for making empirical comparisons. Nonetheless, qualitative research can be a valuable tool for helping to describe and understand retirement phenomena” (p.193), but they clearly have no appetite for engaging in further discussion. So *we* now move to inspect the somewhat sparse, and it must be said, often far from successful, retirement qualitative canon.

4: The lived-experience of retirement – as unearthed by a qualitative approach

Qualitative literature tends to focus on experience, meaning-making and sometimes (particularly in discursive methodologies) on the communicative purpose of words or actions. Themes within qualitative papers will therefore have a different flavour to the quantitative literature, often allowing for more nuance. Here we will seldom find research questions posed in terms of role, image, or social identity theory, but we will find examples of embodied “felt” experiences which have everything *to do* with role, image and identity, but which are undiluted, found (and presented) within the

verbatim speech of individual participants, and then re-organized or interpreted. It is an altogether different focus. The four main sub-themes which emerged from my searches of this literature are: a) qualitative research which uses metaphor, narrative and other strategies to explore role transition; b) ontology in retirement; c) the emergence of life-span and the historical-cultural influence on adjustment; and d) Two IPA representatives.

a) Qualitative research which uses metaphor, narrative and other strategies to explore role transition.

In their study, using Grounded theory, Sargent, Bataille, Vough & Lee (2011) use metaphors to examine the meanings of retirement for a group of 35 Canadian executives and managers, finding eight categories within their research data. According to Weick (1989), metaphor helps to “create compact descriptions of complex phenomena” (p.529), and Sargent et al use these to: “enable us to construct new and unique conceptual and practical insights into the dynamics of retirement” (p.316). The metaphors they find are: “void” for the category “loss” (“*You feel that this is a big void*”); “renaissance” for “the (different, new) future” (“*I’m looking forward to the next few years*”); “detox” (as a metaphor in itself) which speaks of the “cleansing” experience of getting away from the stresses of work (“*Oh my God, I can’t do this anymore*”); “liberation” for “no more work” (“*in my mind, 55 was kind of when the golden handcuffs came off me*”); downshifting acts as a metaphor for having time to enjoy and notice life (“*Smell the roses*”); staying the course (“*I’ll always have my hand probably in this business or some type of business*”); milestone (“*Did that [...] Time to move on*”); and transformation (“*I’m happy to report that I have no feelings of guilt about being a kept man*”). Having identified these metaphors, “a more complex conceptualization” was gained by exploring the combinations of metaphors, which were then “aggregated into four combinations of meanings that weaved through retiree’s talk about retirement” (p.316). The new configurations comprise: “Exploring new horizons” (made up of the dominant metaphors: renaissance, transformation, detox and milestone) “Searching for meaning” (loss, detox and liberation); “Contributing on your own terms” (staying the course, downshifting, detox) and “putting your feet up” (downshifting, liberation and detox). “Detox” is present in every category and Sargent et al report that it was striking how many interviewees found work to be toxic and constraining, and

importantly for retirement research, how “these shape experiences in late career and retirement” (p.323).

A Swedish study (Jonsson, 2011) looks at attitudes to retirement from a narrative perspective, exploring meaning expressed through “flat” or, conversely, through “animated” verbal structures, the former represented by descriptions of time use which lack enthusiasm:

“And then I’ll go and take a cup of coffee. So I’ll walk around in town for a while. Then I’ll take the metro home again. You have to find something to make the time pass” (p.35).

Freedom feels somewhat like bondage in this depiction, as opposed to the animated:

“It’s Thursday almost every day. Thursday, then only after a few days it’s Thursday again” (p.35)

implying filled time racing by.

Smith & Dougherty (2012) have identified a “master narrative” of retirement, where participants consistently used discourses to present retirement as the ultimate marker of individual success and freedom. They tell us their original purpose was to explore the social construction of retirement as “a socialization narrative occurring over time” (p.454), but repetitiveness of stories across a highly diverse group – they used maximum variation (as widely divergent a group as possible) – suggested that something beyond socialization was happening (described below). They point out that if such a group tell very similar stories, when one should expect the stories to be as different as the people telling them, that is when researchers should be particularly attentive.

Their research questions are “How do people socially construct a master narrative of retirement?” and “What are the implications of these constructions for how retirement is experienced, particularly for people from different class locations?” They cite Bergen (2010) and Tannen (2008) who describe master narratives as “cultural tropes” that influence the way narratives are constructed, e.g. Gullette (1997) with the “aging-as-decline” and “the enterprising self” narratives. The authors use the term “fractures” to describe the tension which they found consistently

splitting master narratives in two. First in the “freedom/routine fracture” where the desire for both freedom and routine have to compete, and the “individual responsibility/universal expectations fracture” where the particularly American (which this paper is) discourse that everyone can achieve success is challenged (“*Retirement is the freedom to follow your dreams*” and “*you can’t shop every day and get motivated and go to the pool every day*”). Notions of a classless society have so permeated America and beyond that they affect retirement expectations, but the reality, they report, is usually very different. Their paper therefore has implications for social class and culture. In both of the above narratives, success and failure are attributed to the individual, whereas there may be group obstacles to achieving success.

b) Ontology in retirement

A substantial proportion of the quotations presented in the qualitative literature are concerned with identity (sense of oneself and “who” one is). We saw that some quantitative literature is also interested in identity, however it is noticeable from this review that qualitative work often moves one step further and ventures into ontological questions – or a sense of being (existing). These quotations are often potent examples of the emergent theme, and may need little interpretation because they are rich and pierce to the heart of both feelings aroused and meaning-making. In the following, from Robinson et al (2011 p.251) retirement feels place-less, name-less and role-less, communicating an ambiance of void:

“It’s an odd situation. You’re in a sort of slot. You don’t belong anywhere. You’re just in this slot which carries you through to the grave” (Robinson et al, 2011 p.251).

Sometimes it is the use of a particular word which provides a wealth of insight:

“So there’s a bit of tension running in the house at the moment [...] all of a sudden you’re intruding into someone else’s space” (Pepin and Deutscher, 2011 p.422).

This man, who may well have worked away from the vicinity of home, feels like an “intruder” in his own home, which would certainly exacerbate any frustration he may feel if he is seeking to “belong” in his new environment. The above quotation appears in a phenomenological Australian study which specifically explores role change and adaptation and continues by describing some extreme disorientation

wrought by the loss of a secure role. It is an example of the job *being* the person, rather than being something an individual does.

“In the first months of retirement, I really had to get out of bed [...] and change my PJs because I was just bathed in sweat thinking oh gee I don’t have a job. What have I done?” (Pepin and Deutscher, 2011 p.422).

Jonsson (2005) provides an example of partial loss of self in: *“when I was retired it was like part of me was amputated”* (p.171).

Robinson et al (2011) go further:

“I had planned to do lots of things. And I did look forward to it. I’ve got young grandchildren [...] and I sound as though I’m very happy but I do have some evenings where I feel worthless. I think ‘I haven’t got a job. I’m nobody now’” (p.249)

and:

“Well I think it means you’re perhaps a bit of a has-been” (p.250)

Descriptions of the self as *nobody* and *has-been* are examples of where the sense of self has been more than dented, it is disappearing. These moments when parts or wholes of self seem to be disappearing, even if transitory, are part of the individual’s phenomenological world, and their presentation helps the reader to get “experience-close” to the participant.

Referring back to quantitative researchers’ prolific use of Continuity theory, it is interesting that one of Nuttman-Shwartz’s (2008) participants not only specifically mentions continuity (un-asked) but also relates a lack of continuity to “erasure” or “non-being”:

“I want to be part of the system even after I retire, and keep on working. I feel the need for continuity, as well as the need to leave [something] after I go. I don’t want to be erased.” (p.191).

c) Life-span and the historical-cultural influence on retirement

Cultural differences are particularly interesting in this context because they point up one of the main tenets of qualitative research: that there is no “God’s eye view” - we always view from “somewhere”. Similarly, the life-span perspective demonstrates another tenet – we also “come from somewhere” – indeed we probably have some idea of where “we are going”. This acts as a reminder that even if we are a UK citizen reading a UK paper, we are reading culturally and historically contextual material, reminiscent of Ekerdt’s aforementioned: “every cohort retires in the context of its times” (2010 p.69).

McConatha, Volkwein-Caplan, Vita, Mauriello & DiGregorio (2009) present a German participant who, in the midst of talking about his experience of retirement says:

“It seems that all my life I have had to be ashamed and worried about World War II and what we did to the world. I am tired of this, but if we forget it may happen again” (p.37).

Although not overtly declared, we can hear the personal responsibility being expressed in this statement, along with a certain weariness. Life trajectories which cannot be viewed as separate from the person describing them, and emotional contextual issues which cannot be explored in isolation, are an inherent part of the retirement experience. This German man’s “task” of reminding future generations of the destruction that can happen to an unvigilant world will inevitably inform every aspect of his retirement, and all of his choices. It may of course also be a blessed but paradoxical provider of meaning in his retirement. In quantitative research such individual detail may be thought irrelevant or lost, whereas here it points up the importance of earlier influences on the retirement experience.

Although, as mentioned above, theory is often absent, at least at the outset, in qualitative research, it can perfectly well be used to good effect. Nuttman-Shwartz (2008) based his Israeli paper on Whitbourne’s “lifespan construct model of adaptation” (1985), which suggests that adults prepare for the future by constructing a “life-story” which represents their subjective perceptions of the past, and a “life-scenario” which is described as a “hypothetical story” that demonstrates their

expectations of the future. One of his participants who assesses his retirement in relation to his past and his projected future, reports:

“In my opinion, retirement, in contrast to the ghetto and the immigration to Israel, doesn’t have to be an obstacle, because it’s part of life”.

Here, by means of comparison with circumstances which do *not* feel as if they should be *“part of life”* (the ghetto, immigration) we are introduced to the fact that this man’s experience is that “more or less everybody retires – it is not a catastrophe”. And then he provides a qualification which reveals abundant information in one passing aside:

“and the ghetto and my immigration probably made me stronger”

suggesting that he *does* experience retirement as needing some strength (more paradox).

Another striking example of life-span issues exposed both through the “difference” of cultural and historical diversity and “probing” by qualitative questioning is found in Liang’s (2011) study of Chinese retirement. On her sample of five men and five women who had retired, or were just about to retire, she comments that, in spite of the 1950s cohort’s “unique life trajectories shaped by historical events, little is known about [their] expectations and preferences toward living a meaningful retirement life” (p.280). This cohort lived through the Cultural Revolution and their marriage-age coincided with the introduction of the one-child policy. Four main themes emerged: (1) “Cohort identification and formative experiences”; (2) “family-orientation with a special focus on the only-child”; (3) “pursuit of a balanced state of mind in the face of challenges”, and (4) “leisure without self-indulgence” – themes which reflect the participants’ histories on their choices in retirement. The last two themes most particularly reflect culture - although her participants are not religious, she reminds us that Confucianism, Taoism and Buddhism [...] jointly influence Chinese people’s everyday lives spiritually, intellectually, physically and socially. A further cultural point that arises from Liang’s study is: “Because of the legislated retirement age (55 and 60) and the approximate age at the birth of the first grandchild, 50, rather than 60 or 65 is often regarded as the onset of old age in China” (p.281). Perceptions of age, status and retirement are intrinsic to context,

culture and norms and, as we have seen before, there is an often unseen link between retirement experience and consciousness of, and attitude to ageing.

So it is interesting to hear Liang (2011) compare her Chinese participants' perspectives with the pervasive Western one: in the USA, she tells us: "being productive" is often regarded as the "value model of a meaningful later life"; but reminds us that Havighurst et al (1968) described a "duality in value patterns – the desire to stay active in order to maintain a sense of self-worth" and "the desire to withdraw from social commitments and to pursue a more leisurely and a more contemplative way of life" (p.172 in Havighurst). Liang tells us that most of her participants did not plan out their retirement lives and reflected a "let-it-be" attitude, as in the following poetic statement:

"Retirement, as well as life and death is just a normal and natural phenomenon [and the participant quotes Confucius] 'At 15, I had my mind bent on learning. At 30, I stood firm. At 40, I had no doubts. At 50, I knew the decrees of Heaven. At 60, my ear was an obedient organ for the reception of truth. At 70, I could follow what my heart desired, without transgressing what was right' ... I don't believe in religion. I think maintaining a good state of mind is important" (291).

In this Eastern perspective, there is an emphasis placed on inner resources at all stages of life, including retirement, rather than a determination to fit oneself, or external circumstances to what one is accustomed to.

It is of course stating the obvious to say that cultures differ in retirement as in all else, but when looking at our own culture, there are many "micro-cultures" existing within it, something which often emerges in qualitative research. It is important not only to be aware that the predominant Western perspective does not appertain to everybody, but also that it is possible to interrogate Western assumptions around busy-ness, status, agency and attitudes to ageing and death whilst residing in the West itself.

d) Two British IPA papers

There are not many IPA examples addressing retirement, but two I found are both UK papers and from the counselling literature, but because one comes from an existential, and one an occupational perspective, they are very different in flavour.

Edwards & Milton (2014) point out that many existential concepts such as “angst” (a particular type of anxiety inherent in the human condition), authenticity (acknowledgement that we choose the nature of our existence and identity), being-with-others (relationality), temporality (including death and non-being), freedom (which is made up of choice and responsibility), and meaning and meaninglessness, are shared by both existentialism and retirement. A sense that freedom, either actually or potentially, takes away as much as it gives, or is at least sometimes burdensome is well captured by this method. Indeed Maglio, Butterfield & Borgen (2005) refer to employment as a “dyadic dilemma” for the working person in that the employment contract is a “sacrifice” of freedom in exchange for security.

Edwards and Milton (2014) therefore stress that, in retirement the individual is confronted with the “full responsibility” of freedom and the illusion of security that they had experienced from being employed. Their themes are: 1) “Focus of existential therapy – aspects of life” with sub-themes “Life phase transition” and “self-constructs”; and 2) “Influential factors in the process of existential therapy” with sub-themes “Authenticity in relationship depth” and “Freedom and openness”. The most interesting findings on retirement appear in the first sub-theme where the following extract is a perfect melding of existential thinking and retirement:

“I could have stayed [at work]. I could be there today but I thought if I don’t stop and let something else come in, nothing will have space to come in [...] and if I stopped then they might appear to me, come to light [...] it would have been very cosy (to stay at work)”. (Edwards & Milton, 2014 p.48).

Here is choice, a leap of faith (associated with Kierkegaard, an early proponent of existentialism), a belief in “emergence”, and a strong sense of the responsibility of the participant to “create” their own life. But eventually, from a retirement perspective, this paper was disappointing since the research question became obscured along the way, and both the promised retirement and existentialism seemed

to fade from view in favour of a general discussion of the client/counsellor relationship.

Pettican & Prior's (2011) occupational therapy paper's themes are: 1) "The Process of retirement"; 2) "Purpose, doing and wellbeing" and 3) "Retirement as a new life stage". Findings inevitably focus on occupational balance. The authors tell us that occupational balance has historically been characterized in terms of time use, but participants described consciously selecting occupations to challenge and develop their existing capabilities. This supports Wilcock's (2006) conceptualization that it is the use of individual capabilities, rather than just "finding things to do" which contributes to health and well-being. There are some telling descriptions such as the pre-retirement comment: *"I think I was beginning to wind myself down, so that I wouldn't have so much of a wrench"* and the post-retirement one: *"...but suddenly it's like a plane crash, suddenly the end of the system. And you begin to feel inferior... I felt ashamed"*.

A Critique of the Qualitative Retirement Literature

Commenting on Weiss' (2005) qualitative book, Ekerdt (2010) states: "There is very little patient long-form research of this kind about the retirement experience" and noted that "when allowed to reflect at length, Weiss' informants expressed a quality of ambivalence about retired life" (p.77). It might, for instance, be worth speculating how the participant who said: *"I sound as though I'm very happy but I do have some evenings where I feel worthless. I think 'I haven't got a job. I'm nobody now'"* would complete a questionnaire using a Likert-like scale, which asked "how satisfied are you with your retirement?" Would it depend on the time of day, and would there be the means to express the occasional bouts of despair and emptiness? Indeed, would "feeling like a non-person" be allowed to surface? In Sargent et al (2011) we are able to *feel* what the participants are experiencing through images of retirement such as "void" and "precipice" which almost make the stomach lurch, and through the handcuffs metaphor which vividly represents a sense of imprisonment followed by release, where there are opportunities to probe ambiguity of feeling in the description of the handcuffs as "golden"

Themes naturally arrange themselves differently in quantitative and qualitative research. Compare Liang's "Cohort identification and formative experiences";

“family-orientation with a special focus on the only-child”; “pursuit of a balanced state of mind in the face of challenges”, and “leisure without self-indulgence” to Wang’s (2007) “maintaining pattern, recovering pattern, and U-shaped pattern”. I would also draw attention to the juxtaposition of “the one child policy” and retirement – it *may* be that a quantitative retirement researcher would think to hypothesise that the former might impact the latter, but it rises naturally to the surface through the qualitative approach.

The results commonly show a depth of exploration often missing in the quantitative field, and this kind of research should surely be encouraged. However, we researchers will need to avoid the accusation that descriptive research produces little more information than quantitative research “in a sentence” (i.e. verbally expressed but offering no extra insight) by providing quotations with enough depth and individuality to distinguish them from statistical research. It will also be important to provide quotations contextually - i.e. either in a longitudinal or in a cross-case comparative position, or both, (case studies are a particular exception) accompanied by interpretation or insight. It is far from uncommon to read such statements as: “the qualitative nature of this study adds depth to the understanding of the meaning of retirement” as if that statement provided its own substantiation.

A further way qualitative research needs to pay special attention to its own unique contribution, is in the focus on “knowing” and to some extent “recognizing” the participants being presented – their whole value when viewed qualitatively is that they are not numbers or part of a collective sample, their words are not separated from their persons, so at the least it is helpful if they are provided with pseudonyms, and are not presented with the words “one man said...” or as “participant 3”. If the same participant then provides a quotation in another theme, we will be unlikely to recognize him and some insight is lost. (Pepin & Deutscher’s 2011 work might have been enhanced by paying more attention to this individuality).

Thirdly, it sometimes appears that researchers believe qualitative papers do not require rigorous design. Heterogeneity within participants is perfectly legitimate if deliberately using maximum variation which has its own specific design rules and purposes (see Giorgi, 1985) but large age differences sometimes go uncommented on (McConatha et al, 2009); some participants are still working, some are retired, but all

are commenting on retirement as if from the same perspective (Liang 2011); or participants at differing points in the retirement transition are not presented comparatively (Pettican & Prior, 2011). Another problem exists when no attempt is made to explain how representative the quotations are, and therefore how the themes were arrived at (Jonsson, 2011); or there is no methodology section to provide the reader with the means to assess the research (Weiss, 2005).

A few of the most prominent voices in retirement research (Ekerdt, 2010; Shultz & Henkens, 2010; McVittie & Goodall, 2012) have called for more qualitative research, which is encouraging for anyone who believes this approach has an enormous amount to offer in areas less well suited to quantitative enquiry, and that those are many, but it will be important to be rigorous in order to compete with the “credibility” of the quantitative standard, something which will be explored in the following chapter.

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CHAPTER THREE

CHOOSING A METHODOLOGY

What do I want to know?

When choosing a particular methodology to work with, Willig (2008) suggests we ask ourselves two questions: (a) what are the objectives of the research and (b) what kind of knowledge is it hoped it will provide? I tentatively suggest another consideration – that it might be necessary not only to weigh up the needs of my investigation, but also to allow for the fact that I, as the researcher, will be better suited, due to my own philosophical and epistemological proclivities, to certain methodologies. This might be a somewhat complex consideration – matching not only methodology to research, but researcher to research – and may well demand a particular type of reflexivity, so I shall be returning to it when a little more ground has been covered, and then throughout this chapter. For now, as an entrée, I shall reduce both Willig’s and my questions to this simple one: what do I *really* want to know? The answer is: I want to grasp what pre-retirement, the event of retirement, post-retirement, and longer-term retirement are *actually like* for men. And when I have grasped as much as I can, I want to know *why*.

The increasingly utilized Interpretative Phenomenological Analysis (IPA) is my chosen methodology because it is the best-suited to “uproot”, “unearth” or “reveal” what I am looking for – all words used advisedly because they describe a process of “uncovering”; one which neither attempts nor expects to find straight or certain answers, but which has the capacity to expose the hidden phenomena often buried beneath the apparent. “Appearances”, “pointers to ponder” and “leads” are what I seek. In order to explain the how and the why of this quest I will need to address the qualitative turn in psychological research, and then three philosophical epistemologies: phenomenology, hermeneutics and idiography, which structure IPA itself. But before I do that, it is important to ask: why would the predominant quantitative cognitive paradigm, where measurement and method are paramount, not serve my aims?

The Quantitative Paradigm

Quantitative psychology uses mathematical modelling and statistical inference as a means of testing objective theories. Verbal or written material (often from questionnaires) needs, therefore to be translated into numerical form in order to be analysed. Quantitative research traditionally stems from a positivist epistemology, hence the retention of some of its key features which are: a belief that there is an objective “reality” and that results are not associated in any way with the perspective or social position of the researcher (Willig, 2008). However, it is important to understand that this is a historical position, and current quantitative research can no longer be neatly pigeon-holed, since there are many who believe that treating objects of study in the social sciences in the same way physical scientists treat physical things, is now an anomaly. Quantitative research does however, generally, place a focus on the manipulation of variables and the belief that all things are ultimately measurable (Willig, 2008), on an amenability to verification (“experiments” can be replicated), and does still tend to begin with a hypothesis which (since Popper introduced hypothetico-deductivism) must be either disproved (rejected) or “confirmed” (retained for the time being).

Carter and Cook (1995) carried out a review of role changes and psychological adaptation to retirement, looking at several quantitative papers, and observed that results of research on the influence of the social role of being a husband, and its relationship to retirement satisfaction were mixed. Some quantitative researchers (Beck, 1982; Wan and Odell, 1983) reported marriage as being associated with more positive post-retirement satisfaction, with others (e.g. Burkhauser and Quinn, 1983) finding no effect. Carter and Cook concluded: “we may learn more about this variable by going beyond a *rudimentary examination* (my italics) of whether the participants are married or not” (p.2). Indeed, Simons and West (1985) suggested (again in a quantitative paper) that the social roles resulting from association with friends, family, clubs or religious affiliation should be explored separately because each of these roles fills different needs in retirement. They may even be correlates or causations (my speculation, not theirs) – for instance some unmarried people may spend more time with friends, a pursuit which Larson, Mannell and Zuzanek (1986) suggested may be spent in more “active” socializing, and time spent with a spouse may be a more “passive leisure” so satisfaction may depend on preference.

Painstaking, in-depth (qualitative) research (by use of personal one to one recorded interviews) into the lives of individuals would be able to unearth such subtleties and to root out similar unexplored areas which may lurk in the retiree's psychological consciousness, perhaps unbeknownst even to themselves. This type of research may also rule out the need to explore social roles separately, because a few simple questions in *one* such interview would elicit all of this information at once – probably producing a fully rounded, colourful description and throwing up nuances the researcher had not even thought of. Personal, professional, financial, family, health or psychological issues which are of concern in the participant's life, would naturally arise, and could then be probed more deeply to throw light on “shadowy” areas.

I am sure my epistemological proclivities so far are becoming apparent, and I believe they chime with the needs of my research, however, I would just like to draw attention to the following extract from the Discussion of a paper entitled “How Stressful is Retirement? Findings from a Normative Aging Study” (Bosse, Aldwin and Levenson, 1991).

“This study attempted to answer two questions: first, how stressful was retirement as a transitional event and as a life stage? Second, for whom was retirement stressful? In answer to the first question, retirement as transition was found to be the least stressful of 31 possible life events experienced by workers and respondents in the previous 12 months. To determine retirement stage stress, workers and retirees were asked to report any work or retirement stress experienced in the previous three months. Roughly 30% of the retirees reported a retirement problem with a mean stress rating of 4.07 on a 7-point scale. By contrast, twice as many workers (65%) reported work problems, with a slightly higher mean stress rating of 4.49. Thus, only about one-third of men found retirement stressful, either as a transition or as a life stage. In regard to the second question, the data indicated that the best predictors of transition retirement stress were health and financial problems.”

To return to the question about personal epistemological proclivities, I do confess to a tendency, when reading very small sample qualitative research, to sometimes (almost like an automatic response) reach out for something which seems to be embedded in our culture - an established and deeply reassuring inherent sense that numbers, averages – bulk, if you like, will provide me with some sort of “truth” over

the non-predictive, often interpretative results from the small samples in the qualitative canon. But if I look closely at the above, I am ambushed by three main questions: how does anyone really discern which aspect of life is causing what quantity of stress – does not one area of stress bleed into another, and might it not be that if there is particularly intense stress in another aspect of life, retirement or work stress will either diminish (or at least appear to be less important) or alternatively, be exacerbated? Secondly, when one is looking back and assessing past moods, even if fairly recent, memory tends to be coloured by the *present* mood (this syndrome is sometimes referred to as “the plasticity of memory”) so may be somewhat unreliable as a research operational. And thirdly, even taking into account that much research, both quantitative and qualitative must be allowed to state the obvious, in regard to the best predictors of “transition retirement stress” which according to the above are health and financial problems, are not these likely to be the best predictors of stress in every aspect of life? And what kind of health and financial problems are we referring to – indeed what kind of people are they happening to? Smith, Flowers & Larkin (2009) comment that: “The nomothetic domain can be actuarial and probabilistic, dealing with group averages rather than particular cases, constructing people who never were and never could be” (p.30). Titles in quantitative research such as “Perceptions of and Satisfaction with Retirement: A Comparison of Six European Union Countries” (Fouquereau, Fernandez, Fonseca, Paul, and Uotinen, 2005) make more sense to me, where there is a global, “external” research question. Where personal affect is being studied we are in a more profound area - that of my earlier question concerning what retirement is actually *like* for men, and *why*. In all cases of intimate affective research, I, because of the nature of the research I am drawn to, will naturally point away from a quantitative approach and turn firmly in the direction of an alternative. I will wish to employ a qualitative methodology.

The Qualitative Paradigm

So how does qualitative research differ from quantitative? A straightforward answer can be problematic, due to the subtle variations which exist between qualitative methodologies. Whilst many qualitative researchers are not seeking to predict, nor are overly concerned with objective “truth”, and do not form hypotheses, there are exceptions – some are theory driven. It would probably be fair to say that most qualitative researchers (especially interpretative ones) are concerned with meaning –

how human beings make sense of their world, and they are very often interested in process as opposed to “the fixed” (later we will question if indeed such a state as “fixed” exists), but it should be clear that it is unwise to assume too much conformity. Qualitative research is founded on a variety of epistemological positions ranging from “naïve realism” (unexamined positivism – there is “one truth” and it can be uncovered – more usually a quantitative principle) to radical relativism (no “reality” can be trusted). The Phenomenological methods generally lie somewhere between these two, taking the view that there is indeed a concrete world out there, but that it is experienced idiosyncratically and contextually. Amongst the most prominent approaches available to the qualitative researcher, are: Grounded Theory (GT), Discourse Analysis (DA), Narrative Analysis (NA) and the Phenomenological approaches. I will return to these approaches, but before I do that, I will address my methodology of choice

Why Interpretative Phenomenological Analysis?

Firstly, I have expressed my main research quest as wanting to understand what retirement *feels like* and *why*. IPA is, first and foremost, as its name indicates, phenomenological. Phenomenology will be discussed in detail below, but at its most basic expression it is a first-person point of view experience about an object, concrete or ideal. A phenomenological researcher wishes to get “experience close” by viewing the phenomenon in question as much through the participant’s eyes as possible. Secondly, I have expressed the desire to look beneath and beyond a description of facts, and have an understanding that, in order to achieve this, I will need to involve myself in the process. To this end the hermeneutical stance taken by IPA allows freedom to interpret, so long as that interpretation is truly inductive (rising from the data) and not imported or theorized (taken from existing theory). Thirdly, I wish to get beyond the surface level of experience and IPA takes an idiographic stance whereby stress is placed on individuality, particularity and context.

Let us now look at male retirement in the light of these three positions. At its simplest level retirement is a subjective process. Who a man is, how he perceives retirement, whether he is a “follower” or a “leader”, what messages he received growing up, how he perceives life has treated him, how his working life was experienced, how his family life is, where his identity lies and what his attitude is to

ageing and eventually dying will make his retirement a unique and multi-faceted experience. All this suggests to me that external observation of any kind, or an unexamined verbal description will not provide the lived feeling, the embodiment of such a life event, indeed an unearthing of identity which IPA can bring. Smith et al (2009) tell us: “One of the interesting things to emerge from the growing corpus of IPA studies is how often identity becomes a central concern [...] An even more specific commonality is that much IPA work is around identity changes associated with major life transitions” (p.163), and retirement is nothing if not a major life transition. The fact that matters of human adaptability, relationships, work ethic, busy-ness, leisure, and the bigger existential issues such as anxiety, isolation, boredom, freedom, choice and impermanence can be explored is all to the good. We will now look at the three central tenets of IPA in more detail, and from their philosophical roots.

Phenomenology

Phenomenological philosophy was founded by Husserl, its acknowledged father, in the early 1900s. Consciousness, attention (awareness) and perception are his main preoccupations. It is from his cry that we should return to “the things themselves” (how we *actually* perceive things, untainted by what we *think* we already know about them) that phenomenology takes its commitment to exploring the “life-world” of human beings (although this is an often-used term in phenomenology, I think “lived-world” represents the idea more vividly – it is the life we actually live, rather than the one we conceptualize). The natural sciences, Husserl believed, were not equipped to explore humans, who are not ‘things’ but can value and feel and make choices. Phenomenology was taken up by psychologists in the 1960s, evidenced in the work of existential psychologists such as Rollo May (e.g. 1969) and Viktor Frankl (e.g. 1967) and began to transmute into research methodologies in the work of Giorgi and the Duquesne School in the 1970s. Langdridge (2007) tells us: “These methods are designed to illuminate the lived world of the participant and also, possibly, the lived world of the researcher, along with others, who have, or may in the future, experience something similar” (p.5).

Phenomenology generally is concerned with how knowledge of the world is grasped by human beings, and the word stems from the Greek ‘phainomenon’ – a thing shown. It is, however, important to understand at the outset that, as Gallagher and

Zahavi (2008) are at pains to point out, viewing phenomenology as equivalent to introspection is misleading: “quite a lot depends on the methodological nature of phenomenology” (p.10).

It is not possible, I believe, to grasp phenomenology unless one has an understanding of the notion of “intentionality”, described by Husserl as the “relatedness” of object, physical or ideal, to consciousness as an “intentional” process (a concept taken from his mentor Brentano). Intentionality is reflected in language where such phrases as “perceptions *of* something, hoping *for* something” are common-place, in other words, consciousness is always “consciousness of something” so the word “intentional” is best thought of as “attentional” as it is not used in the “goal-orientated” sense of the word. Husserl was curious as to what “experience” actually constituted, suggesting that it was a combination of thinking, and what he calls “modes of feeling, will, valuing and striving”. So from a phenomenological point of view, we focus on something because “it matters to us” in some way, and we bring our current moods and historical understanding to that upon which we focus – “will, valuing and striving” can be thought of as the attitude of the perceiver which blends into the perception of the “object”, therefore the object will change according to how it is perceived. Thus “subject and object” are inseparable, something which sits at the heart of phenomenological research. Rather than referring to subject and object however, Husserl prefers “noema” or “noematic correlate” (what is experienced) and “noesis” or “noetic correlation” (the way it is experienced). In this way echoes of Cartesian dualism are avoided.

Phenomenology is, at its most basic, the study of lived-experience, which Willig (2015) describes as presenting: “a challenge because it requires that the researcher finds a way of tapping into intangible dimensions of experience such as mood, prereflective perception, and attunement” (p.418). There are several available phenomenological methodologies, all dedicated to exploring “life-world”, subjectivity and perception, but each have different emphases, depending on which of the varying forms of philosophical phenomenology they are derived from. The most Husserlian method is known as Descriptive Phenomenology as articulated by Giorgi (e.g. 1985). There is a distinct emphasis, as its name implies, on describing phenomena, as opposed to explaining or interpreting them. According to Langdrige, this results in practice in: “analysis that seeks to discern the underlying structure of

an experience” and “the production of findings that describe both the universal structure (essence) of the experience and the individual idiosyncratic meanings” (p.86).

Descriptive phenomenology employs “maximum variation” sampling, where participants who share a common experience (the one being explored) vary as widely as possible when it comes to demographic characteristics. This is important for those who seek essences as both Husserl and Giorgi do, because it is the invariant aspects of experience which are being sought. Not only that, with this method it is apparently possible to distinguish between essential structures and idiosyncratic perceptions (those that vary across people). Whilst this principle makes logical and mathematical sense to me, I infer from my reading about this method that the idiosyncratic perceptions are only there so they can be eliminated in order to reveal the essence. I think of this as the “it” of experience (what is it?) rather than the embodied “how” (what is it like?) When I use the term “embodied”, I refer to the fact that “the things themselves” are also experienced in the body – something it is easy to forget. The phenomenologist Merleau-Ponty has written extensively about embodiment, which brings me to another descriptive school.

Ashworth’s (2003) phenomenology is known as the Sheffield School and follows Giorgi, but adds what are called “seven fractions of the lifeworld” and in this work there is more emphasis laid on the individual experience than on “essences”. These seven existential fractions consist of: selfhood, sociality, embodiment, temporality, spatiality, project and discourse which Ashworth (adhering to the work of Merleau-Ponty) uses to interrogate the text. It is noted by Langdrige (2007) that Heidegger’s “being-towards-death” (the innate and unavoidable consciousness that we are all mortal) is a dubious omission, which I have some sympathy with, although temporality must largely include this existential “given”. Existentialism and its “givens” will be explored later in the thesis, but for now “givens” are the essentials and the boundaries of human existence – take any one of them away and human existence would no longer be constituted. Yalom (1980) organized existentialism around “the four ultimate concerns”: death, freedom, isolation, and meaninglessness, and van Deurzen (1984) has provided dimensions of existence such as the physical, social, psychological and spiritual as yet another means of interrogating data.

In order to lead into the interpretative versions of phenomenology I turn to a persuasive and mysterious quotation from Dermott Moran concerning an important Heideggerian concept: “The things themselves always present themselves in a manner which is at the same time self-concealing” (Moran, 2000 p.229). Smith (2007) expresses the same idea thus: “Heidegger’s phenomenology is concerned with examining something usually latent as it emerges from underneath into the light. However, it is also interested in examining the manifest thing that appears at the surface as this is integrally connected with the deeper latent form – which it is, therefore, both part of and apart from” (p.7). Meaning, in IPA should, in a sense be fished for in its own waters. By this I mean it is often only by turning a perhaps mundane or unnoticed phrase, passage or self-concept “inside out” that one can catch its “concealed” reality.

The three basic approaches to phenomenology are: descriptive, interpretative and narrative (the latter will be discussed when we look at Narrative psychology) but before turning to the versions where interpretation is considered crucial if we are to move beyond the data, I will spell out my understanding of hermeneutics.

Hermeneutics

Hermeneutics is the study of interpretation and understanding. It was allegedly noted by Socrates that words have the power to reveal or conceal, thus leaving the idea of “the message” ambiguous. The Greeks certainly believed that language consisted of signs that could result in truth or falsehood, so it follows that the word “hermeneutics” stems from the same root as Hermes, the messenger of the Gods who is thought to have taken delight in the discomfort felt in messages, interpretation and meaning. Most of the work in the interpretative schools is based on the work of the hermeneutic philosophers, Schleiermacher (1768-1834), Dilthey (1833-1911), Heidegger (1889-1976) and Gadamer (1900-2002). It was Dilthey who famously stated: “We explain nature but human life we must understand” (Palmer 1969 p.115).

Returning to IPA, we find that, as a methodology, it turns, not exclusively, but intensively to the work of Heidegger. He is not to be understood as a phenomenologist *and* a hermeneutical philosopher, he is a hermeneutical phenomenologist, and if this sounds “hair-splitting” it most certainly is not. Heidegger did not believe there was a separation between knowing (knowledge) and meaning, so, if we go back to Husserl’s (or Brentano’s) intentionality, i.e.

consciousness only being consciousness if it is “of” something, then for Heidegger, meaning making is born, simultaneously, with intentionality. This is not mentioned as idle information, but because it is a crucial element in the research process – my participants are assumed not only to tell me about what interests them (provided I allow them the freedom to do so) but to have created their own unique meaning about those things because of who they are and the circumstances under which they live. Heidegger is also known for his concept of “mine-ness” which is the subjective awareness that it is “*me*” who looks, feels and interprets, nobody else, so the object or matter of concern is partly made up of “*me*”. This is why the researcher in this field needs to look at the whole person.

There are other Heideggerian concepts which in IPA terms are not mere philosophical theory, but practical meaningful tools with which to carry out research. For instance “historicality” (taken from Dilthey) but generally translated by Heidegger into a concept known as “facticity” or “thrown-ness”, is the actuality that we arrive in a “pre-existing world of people and objects, language and culture, and cannot be meaningfully detached from it” (Smith et al 2009, p.17) and he sees Being as consisting of time (when), place (where physically, where culturally, where historically) and action (what we do whilst engaging with the world, or while being a “person-in-context”). For Heidegger, Dasein (his word for human subjectivity) can never, even in moments of meditative contemplation separate him- or herself from the world.

For instance, let us look at Heidegger’s temporality and his description of Dasein as a “being-towards-death”, another existential given from which it is not only impossible to escape, but which also informs every moment of life. There are three aspects of time which may be relevant to my research: 1) death as an existential given (impermanence) 2) time-use which may relate to boredom and identity; and 3) how the past and the future pervade the present, which have been articulated in Heidegger’s philosophy concerning the collapsing of time.

One exponent of hermeneutic research is van Manen (1990), who places emphasis on creative engagement with the data, and tries to avoid a methodology which is rule-bound, believing, in the manner of Gadamer (1960) that there is danger in providing rules for analysis as they “may prematurely foreclose possible ways of

understanding” (Langdrige, 2007 p.122). I find van Manen refreshingly human and immediate in the six basic steps he proposes for hermeneutic phenomenological research, here articulated by Langdrige: (1) turning to a phenomenon which seriously interests us and commits us to the world; (2) investigating experience as we live it rather than as we conceptualize it; (3) reflecting on the essential themes which characterize the phenomenon; (4) describing the phenomenon through the art of writing and rewriting; (5) maintaining a strong and oriented [pedagogical] relation to the phenomenon; (6) balancing the research context by considering parts and whole (already referred to). The bracketed “pedagogical” is replaceable with psychological, but it is one of the reasons that van Manen’s methods would be a very particular choice, since he is a pedagogical researcher through and through and his interests are very much constrained to issues around education and parenting. Also, it is possible to have a more thorough set of suggested steps which, on the contrary, do not “foreclose possible ways of understanding”, but open up avenues for better and deeper grasping of meaning.

So I arrive back at IPA, the other hermeneutic exponent. The requirements of my research have been spelled out in: my need to answer “what is it like?” as opposed to “what is it?” questions; my craving for harmonization between the needs of my research and my own epistemological proclivities; my desire to conduct deeply penetrating and authentic research; my willingness to fully enter into the process and to bear reflexivity in an organic and absorbed way; my pluralistic attitude to “truth”; and my fervent belief that experience *must* be sought both in individuals and contextually. It is a “tall order” but IPA has been designed to allow freedom with structure to produce analysis which “should be clearly developed from the phenomenological core”, interpretation being a form of “*amplification* or *illumination* of meaning, which is cued or sparked by a close engagement with the data, and which requires creativity, reflection and critical awareness for its full development” (Smith et al, 2009 p.204). It is useful to be aware of the three “I”s inherent in IPA. It is Interpretative, Idiographic and Inductive, although perhaps its most tangible singularity is its emphasis, along with the interpretative, on its acknowledged acceptance of the researcher’s input, indeed the very style of expression required for an IPA write up is reflexively first person. Willig (2008) p.69) would appear to agree: “The knowledge produced by [IPA] is *reflexive* in so

far as it acknowledges its dependence upon the researcher's own standpoint" (p.69) and Smith speaks of the "double hermeneutic" or "two-stage interpretation process" (2003) where the researcher is trying to make sense of the participant trying to make sense of the issue in question. Here it is necessary to engage with the concept of the "hermeneutic circle" described by Smith et al (2009) as "a slow, step-by-step process from the particular to the more holistic" (p.104). This hermeneutic circle, first articulated by Ast (1808), but taken up in earnest by Schleiermacher refers to the concept that the "whole" illuminates the "part" and the "part" illuminates the "whole" and Smith adds: "This part and whole dependence can apply variously to such pairings as an interview and a research project, or a single episode and a complete life" (p.28). In other words, again context is all important.

Idiography

IPA's commitment to idiographic analysis means that even in cross-case studies the analysis of each individual is undertaken in complete isolation (as in a case study) and then the findings are compared and common themes identified. This idiographic stance can be confusing for those new to this method, who have difficulty grasping the "universality" which can be captured in an IPA study – they see a piece of work which is idiosyncratic and personal and wonder where its value lies. So it is really important to communicate that this is the *point*, the *crux* of IPA's idiographic approach. Smith et al (2009) say: "...at the deepest level we share a great deal with a person whose personal circumstances may, at face value, seem entirely separate and different from our own. Thus in some ways the detail of the individual also brings us closer to significant aspects of the general" (p.32). They also draw our attention to the saying of Goethe (quoted in Hermans, 1988 p.785): "The particular eternally underlies the general: the general eternally has to comply with the particular". This "recognition" of the deep emotional secret worlds of others by each of us is summed up by the Dilthey, who says understanding is the rediscovery of the "I in the thou" (Makkreel and Rodi 2002 p.192). Perhaps a simplified collective of all these eloquent statements is: the deeper we dig into the depths of consciousness the more alike human beings become – and that is how IPA provides universality in its research. (Having said that, no claims are made for "generalization" as strictly understood in academic research – that will be provided by cumulative research aided by interrogating the extant literature).

Before drawing this chapter to a close, I will address three issues raised which I promised to return to: the inclusion or exclusion of the narrative and the discursive dimensions, and the reflexivity around my own epistemological proclivities – interestingly they turn out to be linked. As mentioned at the start, Discourse and Narrative Analysis are qualitative methodologies available to me to conduct my retirement research. I propose to show that, in their formal articulation they do not quite serve my aims, but that IPA allows awareness of both, in the way individuals view and interpret their world. It is important, given my distinction between formal Discourse and Narrative approaches and IPA's looser inclusion of these dimensions that I talk a little about what they are and how they differ.

Discourse Analysis and Retirement

Potter and Wetherell (1987) are credited with introducing DA to British psychology by spelling out their dissatisfaction with psychology's preoccupation with cognitive enquiry. And they begin the process by challenging the accepted notion that language's purpose is simply to reflect inner states and perceptions of the outside world. So from a research point of view, emphasis in DA is placed on how "social reality" is "constructed" via language and on what purpose that language is serving – hence the term "social constructionist". However, it is Michel Foucault's (1973) DA (which leans heavily on Nietzsche's "will to power" philosophy) that is of particular interest as far as retirement research is concerned, for one reason – it places emphasis on the relationship between language and subjectivity. Although this "subjectivity" does eventually constitute what we generally understand by the term in psychology, i.e. self-hood, in this type of DA it first needs to be understood in terms of "subject" and "object" – i.e. whether one is placed in a subject or an object position in a given set of circumstances. Davies and Harré (1990) are associated with this form of analytic research through their work on "positioning". For instance, a patient and a doctor, in this way of viewing society will have well defined "positions" certainly involving a power relationship. It is clear that issues such as "status", "power" and "agency" are easily transferable to retirement, and the terms used to refer to those who no longer work, such as "old aged pensioner", "the retired", "ex-employee" – indeed all the "ex"s (ex-labourer, ex-policeman etc.) might be communicating much

about our society's perceived balance of power between employment and retirement – we are unlikely to identify a worker (or ourselves) as a pre-retiree!

Green (1993) who has written on gerontology through the lens of what he has termed constitutive realism goes further: he suggests that by naming older adults as “the aged” a “master category” has been formed and the purpose (or at the very least the result) of a master category is to “bound, organize, authorize and collect topics into a single frame-work” (p.xii). He points out that this is all brought about by placing that innocent looking “the” in front of “aged” thereby creating a category (he could have said “the” retired). Indeed, Guillemard (1983) suggests that old age itself, as a concept, has only come about because of retirement: “By redefining the limits and content of this last stage of life, the extension of retirement conferred a homogeneous dimension on old age” whereas it previously presented “the extremely varied traits” (p.78) of family heritage. She attributes this syndrome to politics in France which defined the specificities of retirement and which therefore had a constitutive role in creating the concept of old age. In the United Kingdom, Walker (1983) also suggests that it is only since the 1930s, when retirement policies began that old age is associated with retirement and (presumably) vice-versa.

So one might assume that DA would serve a study of retirement well, but again, this all raises that crucial question for me when looking at methodology: does it answer “what is it”, or does it answer “what is it like” questions? Does a discursive lens provide unity of human being and experience, or does the emphasis on the constructions pull them apart so that the individual disappears? Discourses may indeed be present, but discourses are going to be part of the individual's experience, and I am seeking a methodology where I can explore discourse which is fluid and ambiguous rather than theoretically prescribed, and which does not make it the central concern.

So what of IPA and the discursive position? Whilst Eatough & Smith (2017) view IPA as endorsing social constructionism's contention that sociocultural processes are central to our way of experiencing and understanding our lives, including the stories we tell about our lives, IPA's “particular form of social constructionism owes more to symbolic interactionism than to the poststructuralist thought which influences most of discursive psychology” (p.184). In Chapter 2 (a review of the literature) I spent some time on symbolic interactionism, so I will not return to it here, however

Eatough & Smith's words will act as a reminder of S I's central tenets: "... seeing an individual's lifeworld merely as a linguistic and discursive construction does not speak to the empirical realities of people's lived experiences and their sense of self. Symbolic Interactionists such as Mead (1934) and Blumer (1969) espouse a particular image of human beings as creative agents who through their intersubjective interpretative activity construct their social worlds" (p.184). This expresses, better than I can, my above statement that Discourse and Narrative analysis "in their formal articulation do not quite serve my aims".

Narrative Analysis and Retirement

From my own point of view, I find it near impossible to exclude narrative from any psychological investigation. I agree with A.S. Byatt (2000, p.21: cited in Murray, 2003, p.111) that "it is as much part of human nature as breath and the circulation of the blood". Sarbin (1986) first articulated Narrative Psychology, contrasting the "machine" metaphor of mainstream psychology with the "narrative" metaphor, eventually moving from his notion of narrative as a representational mode to its ontological form – in other words to the "being-ness" or identity inherent in narrative (Murray, 2003).

In their paper: "Narratives and Experience in an Occupational Transition: A Longitudinal Study of the Retirement Process" Jonsson, Josephsson, and Kielhofner (2001) have undertaken a study looking at the different stages of retirement transition. Narrative understanding of life, they explain, involves "configuring selected elements from the past and present with future expected elements into meaningful structures or plots [which] offer interpretations of life; they also guide perceptions and choices" (p.425). In their first study of people still in work and soon to retire, they found, in accordance with Gergen & Gergen's (1988) concept of narrative "slopes", three basic directions in the narrative: a progressive slope which looked forward to retirement because life was going to get better; a stable slope which showed that life would be about as good or as bad as before, and a regressive slope which showed an anticipation of life getting worse – this was centred around losses that could not be replaced in retired life. So far so good – I would certainly be interested in employing "slopes" in my analysis to see not only how they compared with later realities but also how they may have influenced those realities.

Riessman (2002) describes the story metaphor as emphasizing that we create “order, and construct texts in particular contexts” (p.218) and Murray suggests that a good way to start the process of narrative analysis is to familiarize oneself with both content and structure, identify key features such as the beginning, the middle and the end and discern any subplots. Now despite my own narrative tendencies, as a researcher, this feels to me somewhat like “putting the cart before the horse”, in that to decide what is “super” and what is “sub” and indeed whether it is “plot” is premature at this stage of analysis. It removes the “horizontalization” (Spinelli, 2005) of data (no information is privileged over any other until there is a deep understanding of context). I would also question how you can have an “end” to the story until the protagonist is dead. It is true there is every opportunity to “feel” narrative which emerges from the data along with the means to probe its purpose (perhaps to “rewrite”, clarify, justify or make sense of the past) and its intent (maybe to “steer” life in a particular direction). Eatough & Smith (2017) comment that IPA has a natural affinity with the various forms of narrative analysis because “IPA prioritizes the meaning making interpretative activity of the person” and tell us that Bruner (1987) states that narrative is an ‘interpretative feat’, so IPA’s primary concern is a reflection of Bruner’s narrative emphasis – i.e. how the world is experienced, rather than simply demonstrating that human beings are story-tellers.

Just as with Discourse Analysis, there is value in looking at data with a narrative eye, but so much perceptual energy determinedly viewing through a somewhat restricting prism, may make me miss the truly unexpected. H. White calls narration the solution to “the problem of how to translate *knowing* into *telling*” (1980 p.1) and I want to probe the knowing, not the telling.

Of course there are numerous useful aspects to narrative – how one casts oneself – as hero, villain or victim; or whether it is tragedy, comedy, romance or satire (White, 1973). “Tellers pour their ordinary lives into these archetypal forms” Riessman tells us (2002) and Ricoeur (1981) also reminds us that the significance of the story is created by both text and reader, (or teller and hearer) – story formation will certainly depend on both who it is “for” and how it is received and interpreted. As the “hearer” who inevitably has influence on how the story is told to me (I am a woman interviewing men – something which will be addressed later) this brings me to my

own place in the research, back to the question of my epistemological proclivities, and to some reflexivity.

In a sense this whole chapter has been a reflection of my world-view which in turn will stem from my “lived-world”, which in turn will be coloured by the narrative I tell myself about who I am and therefore what lenses make sense to me through which to view other people and their ideas about *their* ongoing narratives. My non-positivist, pluralist proclivities are certainly due to a larger life narrative – cultural and family values, political leanings and social-historical influences will all have contributed to the way I perceive. Husserlian phenomenologists will use the epoché (an attempt to bracket out as much as possible the assumptions one inevitably brings to a research project). However, IPA researchers, leaning more to a Heideggerian position where it is understood that Human Beings are unable to extract themselves from the world, whilst certainly being aware, making note of, and exploring our own “fore-understandings” (what we *think* we know and understand about the phenomenon prior to investigation), believe it is correct to make the attempt, but know we will never be wholly successful. Of course there are researchers who are at home in both quantitative and qualitative arenas, but I contend that that will require a deep understanding of which side of oneself one is calling on. I appreciate and read quantitative research, but for the foreseeable future a hermeneutical phenomenological approach allows me to be authentic, always coming back to the datum that “...because IPA has a model of the person as a sense-making creature, the meaning which is bestowed by the participant on experience, as it becomes an experience, can be said to represent the experience itself” (Smith et al, 2009 p.33).

The Research Question

In the light of what has been discussed in this and the previous chapter, consisting of a presentation and critique of the extant literature and the available methodological approaches, the research question can now be scrutinized. Qualitative research is generally, but not exclusively inductive, so my title will pose no hypothesis, indeed, in keeping with the reasons for choosing an inductive approach, the question should be as open as possible – hence “What is the Psychological Impact of Retirement on Men?”. It possibly could be argued that there is one assumption here – that there *is* a psychological impact, but if it were posed as “Is There a Psychological Impact of

Retirement on Men?” we can see immediately that we are then asking a very specific question; and my title allows for impacts from one end of the spectrum to the other, including none at all if that should be the case for any of the participants. I critiqued a study in the previous chapter for not being scrupulous enough about the original research question, and it is easy to under-estimate the importance of total precision, because it will be necessary to refer back at every twist and turn to ensure accuracy of intent.

As to the word “psychological”, retirement is a multi-disciplinary subject, researched from the perspective of sociology, psychology, gerontology, economics, policy study, management and more, and each of these disciplines have multiple sub-fields. My study is very specifically psychological, and although it does refer to such branches as social psychology or organizational psychology, it does not confine itself to any particular sub-discipline, therefore the general term “psychological” best expresses the approach. As to “men”, I explained my reasons for choosing to study men in Chapter 1, but if “male-ness” or masculinity had not shown itself as a significant element in my participants’ experience of retirement, then the use of “men” in the title might have been dropped.

But as we know, IPA is also phenomenological and interpretative. The phenomenological stance raises the question as to why my title does not contain words such as “the perception of” or “perceiving” to clarify whose eyes we are viewing the phenomena through. The interpretative element might further suggest the need for words such as “an exploration of” or “investigating”, so why have I kept my question so bald and simple? Although many qualitative and some IPA research questions are posed as “The Perception of...”, for my study I prefer to leave the question of *whose* perceptions we are exploring open – many of my findings are co-constructed, not just made up of the participant’s “mine-ness” or “me-ness” and the phenomenon in question, but also of my “mine-ness” or “me”, filtered through my life-world “spectacles”.

I have spent this chapter attempting to express my desire to work within a structured and recognized discipline, but also to keep my horizons as wide open as possible, including my consciousness and enjoyment of discourse and narrative. So I have

needed, in my methodology, to find a lens which is both inclusive and piercing at one and the same time. I believe that in its stark openness my title reflects this.

~

CHAPTER FOUR

METHOD

Having established Interpretative Phenomenological Analysis as my methodology of choice, I will, in this chapter, detail the method I have employed. This follows that recommended in the IPA literature, especially Smith et al (2009). I will present a description of the overall design of the study and how it was arrived at, and as part of that design, I will discuss sample size, decisions about the method of data collection and its time-points, inclusion criteria, ethical approval and recruitment. I will then draw attention to data collection itself, and describe: how my interview schedules were arrived at; consent forms; venue decisions; length of interviews; and the interviewing process itself. I will then explain how I carried out the analysis, pointing to a series of suggested steps. I will also describe how I worked longitudinally, covering three time-points over 19 months, and across seven cases exploring convergence and divergence.

Design

My study is made up of seven men, interviewed at three time-points as follows:

- Time 1: 3-4 months before retirement
- Time 2: 6 months after retirement
- Time 3: 15 months after retirement.

These time-points form the skeletal structure of my longitudinal cross-case exploration.

All participants are anonymized, and I chose pseudonyms for them, their wives and their friends to suit my impression of their “flavour”, and any identifying details have been disguised. My design inevitably morphed and changed as I progressed: for instance, I added a third time-point to the two I had originally intended for reasons spelled out below; and in terms of exclusion and inclusion, because my early respondents were largely married, and because I considered marital or co-habiting status to be such an important aspect from the point of view of homogeneity (also

explained below), I eventually ruled out any unmarried or non-cohabiting men, so my sample was partly dictated by practicality.

Sample size

There were two main reasons for my arrival at this size: (1) an IPA study, as explained in the previous chapter, places emphasis on depth, which would be impossible with a larger sample; and (2) this being a longitudinal study where participants were interviewed at three time-points, 21 interviews arose to be analysed, which was deemed appropriate to a study of this type – more would have become unruly.

Time-points

It will be noticed that I pay considerable attention to the period *before* leaving work, as well as to the following transitions – this is because I view this time (approximately four months before retirement) as a crucial part of the ongoing retirement process and not simply a back-drop, the reasons for which will be amply demonstrated in the data presented. As stated, the original design only incorporated two time-points, but when I began my second round of interviews six months post retirement, it became clear that we were still in what some may dub the “honeymoon” period – but that term was by no means appropriate for everyone – this time-point appeared to be a transitional and non-settled (as opposed to un-settled) phase. I therefore asked my participants if they would be prepared to see me again in nine months’ time, which would allow for reasonable adjustment and settlement, and they all agreed.

Ethical Approval

At first glance, the study of male retirement may not appear particularly problematic from an ethical point of view, however, it is worth noting that a couple of my participants shed a few tears whilst reminiscing about long forgotten episodes. This highlights the fact that when two semi-strangers sit down opposite each other to explore *any* personal subject in depth, there is no knowing what emotions may be triggered. It is therefore important to have the skills, the confidence, and the potential back-up (knowledge of organizations that can be contacted etc.) which may be required to ensure psychological safety for both participant and researcher.

I turned to Kvale and Brinkmann (2009) who outline four main considerations to bear in mind when preparing to collect data, when interviewing, and whilst analysing: informed consent; confidentiality; consequences; and the role of the researcher.

Informed consent

I drew up a consent form which each man would be asked to sign prior to the interview, which described the purpose of the study, the way the interview would be conducted, and the right to withdraw. The latter is something which requires some thought. It is not wise to be too open-ended with the right to withdraw – Smith et al (2009) suggest up to one month after interview is reasonable, otherwise a lot of hard analytical work can be made redundant.

Confidentiality

Apart from never divulging any personal information with names attached, I took care to fully anonymize all identifying details, including any friends or organizations which could reveal identities. And I locked my transcriptions in a cabinet, separated from names, ages, organizations etc.

Consequences and the role of the researcher

I will comment on “consequences” and “the role of the researcher” together, because qualitative research poses ethical issues essentially due to the interviewer/participant relationship, which whilst by no means a therapeutic one, can inadvertently lead to some degree of therapeutic interaction for the participant. This is why psychotherapists (and I am one) need to pay particular attention to which “hat” (therapist or researcher) they are wearing, and this can sometimes feel like treading a very fine line. There is a stark reminder of this difficulty in Kvale & Brinkmann (2009, p.75): “With an expression from a therapist-researcher (Fog, 2004), an experienced interviewer’s knowledge of how to create rapport and get through a participant’s defences may serve as a ‘Trojan horse’ to get inside areas of a person’s life where they were not invited. The use of such indirect techniques, which are ethically legitimate with the mutual interest of therapeutic relations, become ethically questionable when applied to research.”

Another issue concerned with the dynamic between researcher and participant is that of “friendliness”. Again perusing the solid ethical writing of Kvale and Brinkmann (2009), where they discuss the tension between professional distance and personal friendship, I found: “[The] early conception of the researcher as a caring friend was subsequently criticized from a feminist standpoint (e.g. Duncombe & Jessop, 2002) [arguing] that an interviewer’s show of intimacy and empathy may involve a faking of friendship and commodification of rapport, sanitized of any concern with broader ethical issues” (p.75). Whilst I hope this description does not fit my approach, there is a related concern which I did encounter: some participants, who may not have been used to talking about themselves to such an interested party, wished to encourage future friendship and this is clearly an area that needs to be thought through carefully.

To this end it is essential to have institutional ethical approval from (in the case of a PhD student such as myself) one’s university. This involves completing a form which outlines who will take part in the study, presentation of a copy of the consent form stating what will be expected of the participant, and some probing speculation on any potential harm which could occur. This form is endorsed by the British Psychological Society (BPS), which has produced guidelines created by psychologists built on an accumulated knowledge (Langdridge, 2007) in order to maintain ethical standards. My form posed no particular problems and received consent (see appendix 1 for a copy of the approved form).

Inclusion Criteria

I am endeavouring to showcase convergence and divergence amongst participants, to which end it is important to understand the homogeneity principle also referred to in Chapter 3. Sampling should be theoretically consistent with the IPA paradigm, which requires that participants are selected purposively (not by probability methods) and in order to grant access to a perspective rather than a population (Smith et al 2009). So for example, I am not interested in asking questions on retirement of some 60 year olds and some recently retired 85 year olds (a population of retiring men), because the differences in their experiences may (indeed, almost certainly will) reflect their differing ages. Similarly, I do not wish to interview some retiring CEOs in global industries and some retiring farm workers, or several women and a few

men, for the same reason. If, however, my participants are as close in age, social, occupational and marital status as possible, then I can come closer to a “perspective”, and similarities and differences can be studied in much more meaningful detail: for instance one man may harbour resentments about a lack of continuing connection with colleagues beyond his working life and might therefore be struggling with some aspects of retirement, whilst another may be relieved to be free of past responsibilities – but, importantly, personal lived experience will not be attributable to ontic differences (or existentiells), i.e. unchangeable givens of existence such as age and sex, as opposed to ontological differences which are the individual attitudes or sense-of-self people have, which, although part of Being, can morph and change.

Recruitment

So when I began recruitment, as long as I could find as homogeneous a sample as possible, I was entirely open-minded as to the perspective from which my participants viewed the world. I began by trying to elicit help from some big organizations such as British Telecom and Transport for London by sending the following emails (with hard copies) to their respective HR departments:

Figure 4.1 Recruitment Correspondence

Dear Sir/Madam,

I am a PhD psychology student registered at Birkbeck College, researching men’s experience of retirement. As part of my investigation I am looking to interview some men of retirement age six months before and six months after their retirement. The recorded interviews will take approximately an hour, will all be individually conducted by me at a place and time convenient to the participant and the contents will be strictly confidential. When the interviews are written up, all names will be changed and any identifying features removed or disguised. Participants will be asked to sign a consent form in which they agree to the use of material in potential publications. They will have the right to withdraw up to one month after the interview. I have full ethical approval from Birkbeck.

I would be grateful if you could put me in touch with anybody in your organization who fits the above criteria, and who would be prepared to discuss the project with me. Obviously all questions and concerns could be addressed in detail before any meeting, via email, telephone or in person.

Thank you in anticipation, for your help.

One of these HR departments responded and I had a telephone conversation with a very helpful person which I followed up with:

Figure 4.2 Recruitment follow-up email

When speaking to you on the phone this afternoon, I was interested to hear that (name of company) holds pre-retirement courses. We agreed this would be a good place for me to make first-contact. You kindly said you would pass my email with the above information on to the trainers of this programme. If they are open to this, it would probably be a good idea for me to talk with them about the project in a bit more detail.

Despite several attempts, my request did not seem to go further, and the person I had been dealing with left the company. In the meantime, however, I had been online exploring as many avenues as I could find to help me recruit, especially as I now realized this might be more difficult than it had looked at first sight. There I found a website called laterlife.com which was described as a UK resource for over 50s and 60s with retirement planning and articles, pre-retirement courses, travel information, later-life work opportunities, financial information, dating sites and more, aimed largely at the over-sixty retirement community. I contacted them and received immediate help and an offer to place an advertisement on their site, which I gratefully accepted. It appeared in the following form:

Figure 4.3 Recruitment advertisement

ARE YOU MALE & APPROXIMATELY SIX MONTHS AWAY FROM RETIREMENT?

... then would you be prepared to share your experiences for research purposes?

I am a PhD psychology student registered at Birkbeck College, University of London, researching men's experience of retirement. As part of my investigation I am looking to interview... *(this is followed by a repeat of the above letter then...)*

Since I am keen to interview you again, a year later, it is important to think about whether this is practicable. You can also have access to my supervisor – I will provide his contact details on request – and all concerns can be discussed with me, and addressed in detail before any meeting, via email, telephone or in person.

SO... if you are willing to have an initial chat with me - (my experience from previous research is that it can be as interesting and informative for the participants as it is for me) – here are my contact details: *(c details)*

THANK YOU: for taking the time to read this (if you have);

for thinking about it (if you are);

for contacting me (if you do).

I received 11 responses very quickly and answered, as they came in with the following email (adjusted where necessary in answer to specific questions).

Figure 4.4 Homogeneity email

Thank you so much for responding so quickly to my research request. I really appreciate your interest.

Before going any further, however, would you be so good as to answer a few more specific questions, just so I can be sure I don't waste any of your time unnecessarily.

For my study I will need to talk to people who form a relatively similar grouping. In order to help me work this out, I would really appreciate it if you could let me have the following information. I will then get back to people as quickly as I can to discuss the interview stage if appropriate.

Age

Marital/relationship status

Town/City

Employer

Job title

Thank you very much for your willingness to help, and whilst, of course, all correspondence between us is strictly confidential, I would add that I would only expect you to answer questions you are entirely comfortable with.

Once I had received the completed forms I was able to assess homogeneity and rule out some correspondents. By now it was clear my participants would all be white-collar workers. Although I had planned that they should be fully retired and not involved in any part-time paid work as I suspected part-time or consultancy work would dilute the results, it became apparent that it was not always going to be possible to keep this aspect of my criteria as “clean” as I might have liked. Some men were going to “wait and see”, others thought they might consider doing a day’s work each week, or a few days’ consultancy each month, and I was not in a position to rule such people out. By the same token, I had hoped my participants would have been in one job for a long time, which had been considered a “career”, however, again, I had to exercise some flexibility as one or two had finished long-term careers with short-term jobs (two or three years, and in one case, ten). As stated above, all my participants were married. They also all had grown up children. Apart from Derek, who was 61 and did have the choice of continuing to 65, I did not involve any men who had taken early retirement so the ages ranged from 61 to 65 at the first

interview (approximately four months prior to retirement) with the majority being 65. Below (Table 4.1) is a table of the final participants and their details. I give their locations as simply: England, North and South, and Scotland, so as not to risk contravening anonymity. I travelled to the highlands of Scotland, down to the South coast and to Northern cities in between, three times for each man (with the exception of two interviews when the participants came to Birkbeck).

Due to my recruitment from this website, which had its own particular style appealing to a middle to senior management clientele, the demographic is organically homogeneous – my participants are white, middle-class (even if not originally), middle to well-earning, middle management, and from main-stream professions – with artists, entrepreneurs and sportsmen not represented. I suggest advantages in this particular sample – “ordinariness” should allow for the “extraordinary from within the ordinary”. I am also aware that this is not everyone’s “ordinariness”).

Table 4.1 Participants’ details

NAME	AGE	RETIRE DATE	1ST INT	2ND INT	3RD INT	JOB TITLE	LOCATION
Roger	65*	30.07.10	14.05.10	10.01.11	19.10.11	Insurance Administrator	Sth England
Bob	64	24.10.10	04.06.10	08.03.11	06.12.11	Senior Lecturer	Nth England
Adam	65	30.09.10	14.06.10	06.05.11	08.02.12	Senior Programmer	Sth England
Charlie	65	24.10.10	13.07.10	08.05.11	13.02.12	Emergency Meds Manager	Scotland
Tony	64	02.10.10	02.09.10	02.06.11	16.04.12	Head Engineering Buyer	Sth England
Marcus	65	31.10.10	29.11.10	29.10.11	17.04.12	Retail Centre Manager	Nth England
Derek	61	31.12.10	15.09.10	13.06.11	20.07.12	Divisional M D Retail Co	Sth England

*The ages correspond to the first interviews which took place approximately four months prior to retirement

After selection of my suitable sample, and correspondence to all those who had contacted me, I emailed and spoke on the phone to organize all the first meetings, arranging them to coincide as closely as possible to four months before retirement.

All the men interviewed have been decidedly willing participants, keen to explore their retirement issues with an interested party, many expressing curiosity as to what they themselves would have to say on the subject, some glad of the opportunity to talk to an “outsider” to clarify their thoughts, some possibly hoping for “answers”, some simply eager to participate because they believed retirement to be a fascinating subject deserving of in-depth research.

Below is a short description of each man:

DEREK (61) has been managing director of the British wing of an international company for over 20 years. He is leaving before the full retirement age, telling me: *“it is kind of this... this whole feeling of I’ve done the job and however good or not good I am after 23 years I don’t know whether I can take it any further to be honest with you. And I think it’s probably a good idea to give somebody else a go”*.

ROGER (65) has worked for the past 8 years as an insurance administrator in the South of England. Prior to that he worked in the financial sector (investment management), and set up a private company abroad where he worked for two and a half years. Finding himself *“...out of the loop [...] I could have been the man from the moon”* – on his return, he attempted to set up a small import business, but due to fluctuating oil prices it did not survive.

MARCUS (65) has been happily managing a large local organisation for a corporate company for many years. They wish him to stay on – so he has full agency in terms of *when* to retire, but this is not a job he could continue doing on any sort of part time basis, resulting in a dilemma - he is torn, prior to retirement, about whether to leave work or not.

ADAM (64) is unusual in having been an Oxbridge graduate from the sixties who was a pioneer in the world of I.T. He has been at his current job for just over three years – his previous firm, where he had worked for over 20 years faced bankruptcy and he was made redundant. He found this job after 9 months.

BOB (64) found himself on the “wrong side” of the new law (brought in in 2011 and explained in Chapter 1) by a matter of weeks. Not being allowed to retain his teaching post for just a few hours per week, and the manner in which he feels he has been disregarded is the fuel for resentment. At Time 1, ready to retire, he is attempting to reinstate those hours he felt he was promised.

CHARLIE (64) is the manager of an emergency service in the North of England and has experienced a good deal of stress during his working life, although he has thoroughly enjoyed his job and the respect of the local community. He originally retired due to ill health, but on receiving the “all-clear” he decided not to go back, claiming he was disillusioned with the attitude of his fellow workers.

TONY (64) has had two main jobs, originally retiring at 55, but on being told by his wife he was “much too young to retire” he got himself a temporary job which lasted ten years. He describes himself as an “accidental manager” (in his main long-term job) not setting out in life to be a leader: *“I suddenly ended up with probably twenty of these teams working for me and the whole lot”*.

Data collection

I chose the method most commonly used by IPA researchers to collect my data – semi-structured recorded interviews. I was tempted by, but eschewed such methods of data collection/analysis as focus groups, drawing analysis, and subject (retirement) creative literature, poetry or media exploration. Whilst I feel an affinity with, indeed an attraction towards these methods in their own right, it cannot be argued (at this juncture) that retirement study *needs* more than what straightforward interviewing can bring to it. It is a rich, full subject, with a deeply existential dimension. With the right encouragement in interview and attentive interpretation in analysis it can probably best be accessed through language, unlike “difficult” or possibly “taboo” subject areas like guilt, sex or addiction, where “tools” such as abstract drawing may be able to extract and express what words cannot. I preferred to keep my collection simple and “earthy” as, hopefully, a route to complex and intricate analysis.

Preparing the Interview schedule

Before preparing my first interview schedule, it was important, through reading and discussion, to be aware of some of the stumbling blocks to effective scheduling. Finding the right set of questions to get people not only to talk, but to reveal what is deeply important to them is essential. At the same time, the schedule should comprehensively cover the subject without manipulation, and this begins with design and the drawing up of the schedule. Kvale & Brinkmann (2009) warn: “it is too easy to start interviewing without any preceding preparation or reflection”, adding “there is little likelihood that such spontaneous interview studies will lead to worthwhile information [simply] reproducing common opinions and prejudices” (p.15). My aim was to capture, in the first instance, two main levels of information: (1) facts, and (2) experience infused with meaning making. This resonates with Kvale & Brinkmann’s suggestion that interviewers should “read between the lines” (2009, p.30). Obviously, writing open questions (ones which, as far as possible, avoid yes or no answers) was a first priority so as not to “lead” participants. Secondly, it was important to remember that I am producing a *guide*, not a questionnaire, to encourage participants to lead *me* on to their own concerns, provided those concerns stay, however loosely, with the subject.

A set of 10 to 15 open questions were prepared. I began my first schedule with a question which would focus the participant’s mind on something not only specific, but also familiar to him (his job and what it entailed) in the hope it would help him to talk unselfconsciously, forgetting the tape recorder. I followed up by asking about his enjoyment of it? This question was general, not too intrusive, but introduced inconspicuously the subject of feelings. Should I have needed it (although I seldom did) I had learned a possible prompt (Shinebourne & Smith, 2009) for some questions. In this case, for instance, I might mention work colleagues, a sense of usefulness, or of making a contribution. It was not until question 8 that I used the word “feeling” by which time I assumed we would have been talking for some time, and the participant may be opening up. The schedule roughly divided into work, leaving work, and what is anticipated about retirement. I made sure that the question concerning fears came before one asking what is most looked forward to, because it is important to leave the participant in as positive a mood as possible. The final question was designed to build on this by asking whether there were retirement-day

plans to mark the occasion. It also brought the subject back to specificity and practicality, “wrapping up” any emotional overspill.

Below is the schedule for Time 1:

Figure 4.5 Interview Schedule Time 1

- Interview Schedule (Time 1)**
1. Can you give me a rough description of your job and what it entails?
Poss prompt: daily routine, type of work, travel?
 2. Have you enjoyed the job in the past?
Poss prompt: work colleagues, usefulness, contribution?
 3. If so are you still enjoying it?
 4. Have there been many changes over the years? When and how?
Poss prompt: personnel, values, hours?
 5. Has knowing that you are leaving made any difference to how you feel about the job?
Poss prompt: impending loss, relief, relationships, relaxation, much to do?
 6. Do you think you will miss this job or not?
 7. Do you think you will miss work in general or not?
 8. How do you feel generally about your impending retirement?
 9. Have you discussed it with others?
Poss prompt: family, friends, colleagues, next generation?
 10. Have you made practical plans for retirement?
Poss prompt: holidays, moves, activities?
 11. How do you imagine it will be?
 12. Do you have any fears around retirement?
 13. What do you fear most?
 14. What do you most look forward to?
 15. Do you have anything planned to mark your retirement day?
Poss prompt: party, going quietly, goodbyes?

I did not try to replicate the first schedule with the Time 2 schedule which would have felt contrived, but it *was* designed to cover the same subjects, so that a comparison could be made. The difference was that we were now in the reality of the retirement experience rather than speculating about it or still focused on the work experience. I left one question at the end to follow up on individual issues which had come up in the first interview.

Overleaf is the Time 2 interview schedule:

Figure 4.6 Interview Schedule Time 2

Interview Schedule (Time 2)

1. We met about 4 months before your retirement. How have you been since I last saw you?
Prompt: Health/General outlook?
2. So can you give me an overall picture of how retirement has been for you?
Prompt: Positive/Negative. Any surprises?
3. Has it been much as you imagined it would be, or has it differed?
4. How? In what ways?
What are the most positive things?
Prompt: family, freedom, spontaneity, time, travel, relaxation, hobbies, friends, sports, pets?
5. What are the least positive things?
Prompt: structure, engagement, colleagues, status, money?
6. Are there any true negatives?
7. Do you spend much, or any time thinking about work and your life back then? If so, what are your thoughts?
8. Do you miss your working life and if so what do you miss about it?
9. How are your relationships these days?
Prompt: have you changed do you think in relation to others or the world in general and if so how do you account for that?
10. Would you say your retirement has had an effect on those people close to you?
11. Could you describe an example of a bad day (in retirement)?
12. And a really good one?
13. Do you think much about the future? If so, how do you view it?
14. When we spoke last you mentioned...

Although I had an overall idea from the start that I would make the schedules as similar as possible, I clearly adjusted them into their formal wording at each time point, and at Time 3 my trust in my participants' robustness appears to have grown. I was not afraid to repeat questions verbatim, as by now participants could see that I was looking for changes and non-changes and they entered into the spirit of the enquiry. I now began to ask questions about transition and whether there was a sense of normal life taking shape or not. I also introduced some more complicated time comparisons, asking them from their present positions to try to assess how differently they felt at retirement, and at nine months ago, when six months into retirement. This has as much to do with perception from different time-points as to do with immediate feelings, and contributed to rich analysis eventually. Finally, I allowed myself to add one question – about the word “retirement” because I had

become aware of its importance in my participants' experiences. Below is the Time 3 schedule:

Figure 4.7 Interview Schedule Time 3

<u>Interview Schedule Time 3</u>
1. We met nine months ago, how have you been since then? <i>(Poss prompts: physically, mentally/emotionally, socially?)</i>
2. What are the most positive things about retirement?
3. And the least positive?
4. Any real negatives?
5. Can you give me an example of a really good day in retirement?
6. And an example of a really bad one?
7. Do you spend much, or any time thinking about work and your life back then? If so what are your thoughts?
8. Is there anything you miss about your working life? <i>(Poss prompts: structure, colleagues, humour, companionship)</i>
9. How are your relationships these days? <i>(Poss prompts: friends, family, children, public)</i>
10. Do you think much about the future? If so, how do you view it? <i>(Poss prompts: health, finances, home)</i>
11. Does it feel like this is now 'normal life' (settled), or do you feel you are still in transition? <i>(Poss prompts: structure or not, regularity, who you are now, going to continue this way)</i>
12. Can you think back to when you first retired? Does it feel the same or different to how it was then?
13. And what about compared to nine months ago when I saw you last – mainly similar or do you notice changes there?
14. When we spoke last you mentioned...
15. Finally, can I ask you: what do you think of these words 'retired' or 'retirement' – are they good words, useful? Do they have any special resonance for you? Might there be a different description for someone who has given up work?

The Interview

My practice (or pilot) interviews had taught me that it was best not to talk for too long before turning on the recording machine. This was because some participants would launch in with what were quite often important and precious data before recording began. So after I had checked my participant was comfortable and had no questions or concerns, I began with my first open question. All participants spoke

freely and easily, and I was able to allow them to lead the interview and introduce subjects which were of interest to them.

Below (Figure 4.8) is a short extract from my Time 1 interview with Roger (so it was our first meeting). It is obviously a good sign when one finds long passages from the participant in the transcript because the aim is to encourage them to talk and tell their story, but for our purposes here, I have chosen a section where there is plenty of short dialogue back and forth between us, to give a flavour of our exchanges. In this illustration, the dialogue in the left-hand box should be understood as continuous, presented exactly as it happened in the interview, and in my comments on the right I am not demonstrating analysis but simply commenting on the interview process. The dialogue follows on from Roger informing me he was considering completing a proof-reading course he had once attended, and taking in such work when he retires. He had told me it is not even necessary to understand it, anyone could do it, and that it was undemanding work – *“you’re not looking for what it’s saying, you’re looking for what is just literally on the paper.”*

Figure 4.8 A Verbatim Interview Extract

<p>Prue: <i>So er... is the motivation for this something to do... or... what was the motivation?</i></p> <p>Roger: <i>Erm a little bit of financial but more to keep my... to keep mentally... bright.</i></p> <p><i>Because what I will miss is... I will miss being surrounded by lots of people.</i></p> <p>Prue: <i>That was going to be one of my questions. So tell me more about what you’ll miss.</i></p>	<p>It was natural curiosity that led me to ask this question. Provided one is a little cautious not to intrude or be insensitive, I think natural curiosity generally provides the most authentic results.</p> <p>Two contradictions appear in his answer – (1) he already told me it is not mind-stretching work; and</p> <p>(2) this is a somewhat surprising answer since Roger would be proof-reading alone. These two contradictions will later provide material for analysis.</p> <p>Whilst grabbing the opportunity to follow up on his introduction of what he will miss, I lost the chance to put my above queries about the contradictions.</p> <p>However, this is where a researcher needs to be tactful</p>
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<p>Roger: <i>Er...</i></p> <p>Prue: <i>Or what you think you'll miss?</i></p> <p>Roger: <i>Well, I think I'll certainly miss that... you know being surrounded by lots of people erm...</i></p> <p>Prue: <i>So when you say surrounded by lots of people, that is the social life of work – are you talking about or...?</i></p> <p>Roger: <i>Well just being surrounded in an office...</i></p> <p>Prue: <i>In an office...</i></p> <p>Roger: <i>Because it's an open plan office and there might be thirty people...</i></p> <p>Prue: <i>OK</i></p> <p>Roger: <i>On the floor.</i></p> <p>Prue: <i>Are there some people that you get on with well there? Friends?</i></p> <p>Roger: <i>Erm... yes, I mean we're... we wouldn't... we're not social friends, but they're people that we can</i></p>	<p>and polite – it could be disconcerting for a participant to be challenged over consistency. There is a fine line to tread.</p> <p>I seemed to feel the need to remind him it will only be what he <i>thinks</i> and not necessarily reality. In an ideal world, this is probably not my job or good interviewing.</p> <p>He wants to come back to this.</p> <p>Here I do pick up, and attempt to clarify and then understand what he is trying to express.</p> <p>No to my question. Being “<i>surrounded</i>” first, and then “<i>in an office</i>” is the salient information. This is more about place and atmosphere than people. I am glad I asked. It is important data.</p> <p>In repeating “<i>in an office</i>” I appear to have unconsciously picked up on the importance of this, although I was not aware of this at the time.</p> <p>I still want to know if this has anything to do with social life or work friendships.</p> <p>Roger answers with a very clear indication of the difference – he likes people around, he does not view them as friends. In an enquiry about retirement one can see the importance of this distinction. Company is</p>
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<p><i>spend the time of day with quite happily.</i></p> <p>Prue: <i>So they probably wouldn't become... they wouldn't carry on being your friends?</i></p> <p>Roger: <i>No it's interesting that because erm... there are two specifically who sits... we sit relatively close to each other and they mooted the idea that we should all go out to dinner with our partners after I'd left, and I thought that's interesting erm... and it's quite a nice thing to think they'd want to do that with me so you know... you never... you're not quite sure... I've never mixed business people with... you know socially... you know business has been business...</i></p>	<p>still a loss.</p> <p>I want to make sure. They would not continue to be part of his social life?</p> <p>My determined curiosity has led to new territory. Roger reveals himself to be a man who does not mix business with social life – that has been his mind-set, but now he is remembering that there <i>have</i> been some tentative suggestions that boundaries could be crossed and one can feel a sense of uncertainty brought about by new possibilities and by viewing the world somewhat differently.</p>
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Length of Interviews and Venue Decisions

The interviews of the seven men, three times (21 interviews) lasted between an hour and an hour and a half in all cases and took place variously in homes, offices and cafes, but it was always the participant's choice. Before the interview began, each man re-affirmed (this followed several emails and a short phone conversation) that he was completely comfortable with a recorded interview, understood all the implications and agreed to potential publications. Despite having the above formal

guides to questioning, in the event the interviews, whilst covering the schedule, were more like conversations.

Idiographic Analysis

The previous chapter spoke of the particular and fundamental principle which pertains to IPA analysis, the principle of idiography. Each transcript of each interview at each time point is analysed individually and as far as is humanly possible the analyses should not influence readings or analysis of other time points or other participants' data; in other words, the researcher should come to each transcript with fresh eyes.

In 2009 Smith, Flowers and Larkin produced the (to date) definitive book on IPA in which they stated: "... we would advise the novice embarking on an IPA study for the first time to begin by working closely with the suggested set of steps, and then adapt them when and where they feel comfortable to do so [...] once one has mastered those steps and seen the finished product, one is more able to recognize that IPA is an approach and sensibility" (p.81). Pilot studies had attuned me to what both "approach" and "sensibility" entailed and offered – I needed to adhere to suggestions in order to catch their nuance, and catching their nuance I gained clarification of the advantage afforded by their structure (perhaps another manifestation of the hermeneutic circle discussed in Chapter Three). The steps also contributed to an understanding of the method as they laid bare the skeleton, the underpinnings, and the means by which the "emergences" mentioned in the previous chapter could be drawn forth.

These steps encompass: listening; transcribing with attention; reading and re-reading; noting first impressions, making initial notes, identifying descriptive, linguistic, conceptual/psychological comments and emergent themes; collapsing themes into three or four super-ordinate themes with sub-themes if necessary; continuing the analysis whilst writing up; and finally constructing and presenting a discussion, which includes an interrogation of the extant literature.

Below I will lay out the idiographic process of analysis with illustrations from the data where necessary.

Listening

I began by listening to the recording over and over again – “Imagining the voice of the participant during subsequent readings of the transcript assists with a more complete analysis” (Smith et al, 2009, p.82). The process of repetition, and straining to distinguish grammatical meaning, was an important component of getting closer to my participants. Although I became extremely familiar with their idiom and “voice”, I tended to find that my initial impression did not radically change from how it had been during interviews.

Transcribing with attention

Although time-consuming, I transcribed my own data, and the slow, attentive process further illuminated each participant’s experience and concerns. I often found that the resulting hard copy which provided the ability to read the words off the page “kick-started” an alchemical effect. Due now, paradoxically, to putting the physical voice to one side and staring at written words “separated” from their originator, I was able to perceive the emergence of Heideggerian revelations of meaning such as those described in the previous chapter.

Reading and re-reading

During this stage, I followed the suggestion of making notes of initial impressions on a separate sheet of paper, in order to allow my focus to stay with the data, and I began my “immersion” – Smith et al remind us: “Because most people are used to reading and summarizing complex information often in very short periods of time, this part of the process is about slowing down our habitual propensity for ‘quick and dirty’ reduction and synopsis.” (2009, p.82)

Noting first impressions

This is where my yellow marker came in – I did not censor myself but made intuitive marks on the text where it looked interesting or intriguing. A far more vivid description than mine of this stage, and wonderfully encouraging, is provided by Larkin & Thompson (2012) and gives what I think is much needed “permission” for researchers to free themselves:

“It can be helpful to start by working with a licence to be wrong, presumptive, wayward, biased, creative, self-absorbed and unsystematic. Take a clean copy of the transcript, read through it a couple of times and write all over it. You can write anything: your own emotional reactions to the participant and their story, as you now recall the interview; initial ideas about potential themes; metaphors and imagery that strike you as particularly powerful; psychological concepts that seem to leap out at you from the data, as though calling directly on your theoretical knowledge” (p.106).

I bought a large sketch book and stuck each sheet of transcript left of centre on each page (see overleaf for a photograph of a “work-in-progress” page). I created colour-coded categories with their own key, as follows:

First Impressions – yellow marker (on text)

Initial Notes – Green biro (written in the text)

Descriptive comments – Red biro (right hand column)

Linguistic comments – Black biro (right hand column)

Conceptual/psychological comments – Blue biro (right hand column)

Emergent themes – Mauve biro (left hand column – later transposed to post-it notes)

Interview technique – Orange marker (on the text)

I was now fully committed to thoroughness. All of these stages were consequently undertaken independently, apart from “first impressions” which were identified alongside the “interview technique”, the latter being comments to myself on how I could improve my interviewing skills (see Fig. 4.9 overleaf). I therefore examined the text in detail six times, seven if you include writing up.

Figure 4.9 Photographs of the Process of Analysis



The above photographs are intended simply to give an impression of a working copy of a transcript. In the centre is the full two-page spread showing emergent themes on the left, the text in the centre with first impressions (yellow), initial notes (green) and interview technique (orange) on it; on the right-hand side of this same central image, are descriptive comments (red), linguistic (black), psychological (blue); and on the left-hand side emergent themes (mauve). On each side of the central picture there are enlargements of each respective side.

My examples are taken from Marcus' data at Time 1.

Figure 4.10 Initial Noting (green)

<p>Marcus: <i>"I think once you've gone, I think you've gone"</i>.</p>	<p>No turning back Part and whole? Hermeneutic circle Where to? Does Marcus perceive himself as object, job as subject?</p>
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I wonder if I would have received such rich insights into the way retirement was affecting Marcus if I had not been struck by his: *"I think once you've gone, I think you've gone"* when I first read through the transcript, and put my yellow marker pen through it. I wrote (in green biro on the text) "part and whole?" already referred to in the last chapter as "a slow, step-by-step process from the particular to the more holistic" (the hermeneutic circle). First of all, the word "gone" gives a clue as to where Marcus sees the subject/object focus falling. He could have used "left" rather than "gone" which to me would have suggested some subjective agency, in the sense that he would be leaving something behind. The word "gone" seemed to situate him as the "object" and the business as the substantial "subject" from which he "would be no more". And gone where to? It feels un-named, unknown. It was only later in the analysis when I was learning more about Marcus' unconscious association of

retirement with end of life issues that I was able to look back to these highlighted words and see the more holistic meaning pushing through. “*I think once you’ve gone, I think you’ve gone*” could now be viewed not only in its literal sense of “once you’ve made the decision to retire, there’s no turning back”, to “being gone from work might mean being gone from life” – an example of part and whole. This interpretation depends on a faith that words often express more than the speaker is consciously aware of, something IPA subscribes to, but which can only be justified contextually.

Figure 4.11 Descriptive Comments (red)

<p>Marcus: “<i>I’m fairly work orientated... probably more so than I’ve ever been [...] probably more job orientated than I’ve been in years [...] I think probably now I’ve reached... pretty... a peak. This is where the mixed feelings come in because [...] you do become a valuable resource [...] I’d like to probably go down from five to four to three and a half. Some companies do it, we don’t. We don’t.</i>”</p>	<p>Marcus describes his work persona and his ambivalence about retiring. There is plenty of useful surface information.</p>
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If I am honest, the descriptive stage, which is the capturing of the actual surface story or the “what-happened-next”, is the one I would have been most likely to skip had I not committed to thoroughness. It felt less exciting than the others, but herein lay the discipline, and the means by which the data could be grounded. It was a painstaking stage, but the very difficulty of pinning down “face-value” meaning proved its own necessity. I later noticed the usefulness of reading the descriptive comments from beginning to end to get an impression of an over-all narrative. There are, of course opportunities for interpretation too here, as in a comparison of the phrases “reaching a peak” and “going down” and this links with Smith’s (2006) statement: “Heidegger’s phenomenology is concerned with examining something usually latent as it emerges from underneath into the light. However, it is also interested in examining the manifest thing that appears at the surface as this is integrally connected with the deeper latent form” (p.7).

Figure 4.12 Linguistic Comments (black)

<p>Marcus: <i>“It’s a loss of self-esteem... well not... not... not... well yes... it’s... it’s a loss of this... this... meaning... I guess this purpose I’ve got isn’t it ... and I don’t know how to deal with that, I really don’t... you can almost see yourself can’t you, spending time with your grandchildren (laughter)”</i></p>	<p>Much hesitation (taboo, difficult). What is causing the pronoun changes – (“I” to “you”) distancing? (What’s the laughter?)</p>
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In this stage Smith et al suggest that among things the analyst can attend to are: “Pronoun use, pauses, laughter, functional aspects of language, repetition, tone and degree of fluency” (p.88). The real interest for me here, lay in the fact that, although all my participants were devoted and adoring grandparents looking forward to spending time with their grandchildren, Marcus was probably the most so. And yet with the slightly “shamed” distancing “you” when he talks about spending time with them, we are provided with a glimpse of a hidden image problem associated with the prospect of grandparent-hood without work as a counter-balance. This passage would also have a blue section (conceptual/psychological comments) when completed, thrown up by noticing the association of self-esteem with meaning.

Figure 4.13 Conceptual/Psychological Comments (blue)

<p>Marcus: <i>“I think once you let go of the reins then you’ve got to sort of... right... you know... a bit... it might sound a little bit chopping blockified but I think... I think that’s... that’s the... that’s the case.”</i></p>	<p>Letting go is dangerous. Can’t regain reins. Hold tight. Chopping block is sudden and fatal. No peaceful exit.</p>
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In moving through the conceptual level of analysis where some psychological interpretation began to take shape I was conscious that Smith et al had warned that IPA researchers often tended to be too cautious, “producing analyses that are too descriptive” (p.103), so in order to fulfil IPA’s hermeneutic commitment, explained in the previous chapter, one must be adventurous in interpretation – this is not Georgian descriptive phenomenology seeking essence as a sole concern. Here

Marcus characterizes the part of himself that wants to carry on working as somebody holding on to the reins, an image which suggests effort and a slightly precarious concentration. Letting go of the reins will be dangerous, not just because it will be impossible to regain them, but because the rider is likely to fall, at the least, uncomfortably. “*Once you let go of the reins*” he begins, but he can’t find the words to express the next part of the sentence, until he struggles towards “*chopping blockified*” which picks up on his previous wish that he could have retired incrementally. No, this will be sudden. The chopping block also indicates end of work at one level, again an association with death at yet another. The “T” in IPA is shown to have a long stretch, demonstrating that genuinely inductive interpretation, facilitated by the disciplined use of consecutive stages, whilst sometimes apparently extravagant (in that it appears to stray so far from the data), is the pathway to Smith’s “double hermeneutic” or “two-stage interpretation process” (2003).

Developing Emergent Themes

Themes are formed by taking discrete sections of the transcript, and selecting an all-encompassing “mini-title” to provide not only the most accurate, but the deepest possible multi-level description of this piece of data, gathering up as much of the descriptive, psychological, affective and meaning-hungry ambience inherent within it as is possible. Smith et al (2009, p.92) tell us that: “Themes are usually expressed as phrases which speak to the psychological essence of the piece and contain enough particularity to be grounded and enough abstraction to be conceptual.” This is where a substantial adjustment is needed in the way one works with the data. My experience was that my intrusion into my participants’ so far phenomenological account, to re-organize it into a shape *I* saw fit felt uncomfortable, but Smith et al (2009) had seen it all before: “you may find it difficult to give yourself a more central role in organizing and interpreting the analysis at this stage [...] However, “the you” is closely involved with the lived experience of the participant – and the resulting analysis will be a product of both of your collaborative efforts.” (Smith et al, 2009 p.91-92). So for example, in Figure 4.14, overleaf, Marcus’ transcript shows him discussing his imminent retirement, and I create my best version of a theme title:

Figure 4.14 Developing Emergent Themes (Mauve)

<p>Troubling ambivalence</p> <p>Intersubjective influence/social norms pressure</p> <p>Being at a peak at last – how to leave at such a moment?</p> <p>Past potential and ambition invisibly enveloped in this success.</p> <p>Loss of accumulated self if cut away suddenly</p>	<p><i>M. I've done everything I'm wanting to do and I could carry on doing that. And yet there's people who say: 'oh you need well-earned retirement'. I'm not quite sure... you've got to take it as a genuine comment haven't you... but they don't really understand how your mind works.</i></p> <p><i>P. Well yes... everybody's an individual.</i></p> <p><i>M. I don't know whether I've ever felt good enough at times... you know... sometimes you think oh, could have handled that better, and I think that's where I'm coming to now where I'm probably as good as I've ever been.... at twenty nine I was very lucky, I got a higher management post, and it was in the paper – youngest manager ever appointed... you normally don't get to that level until your late thirties, early forties, I just got it. I got it. So I've been a manager from twenty nine so I got a good background with them and I left... because I was ambitious and I saw a job and got it, and then came back as a manager, so it was a perfect thing to do – almost text book, where you go off, make your fortune... well I never... but you know... you make your name and you come back. So I think probably... being ambitious as well ... almost ruthlessly ambitious to the point where I could see the next job almost before I set foot in this one...</i></p>	<p>He's torn</p> <p>Listen to others or trust own instincts?</p> <p>Through hard work and practice from low self-confidence (perhaps esteem too?) grown to being best ever him. How hard to let go of that.</p> <p>There's a whole past identity in here which is demonstrated by the job & his position. (collapsing time)</p> <p>Big loss (no evidence of that bright young man in retirement)</p>
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These themes ran throughout the whole transcript – it would not be unusual in some transcripts to have over a hundred (Marcus' Time 1 transcript produced

approximately 60 themes). These were now copied onto post-it notes and laid randomly on a table (see Figure 4.15 in the left-hand picture). Now began a painstaking process of clustering like-themes with each other to form groups. For instance, Marcus' themes "troubling ambivalence", "wasted potential" and wondering "Is retirement real life?" – a theme which arose from his statement "*work promotes life*" – "found" each other after several different positionings and permutations, and formed a superordinate theme. This superordinate theme was created by testing to see if a succinct but accurate name (or title) could be found which truly incorporated all its sub-themes, as in "Mixed feelings" in this case. In the right-hand picture of Figure 4.15 we can see the beginnings of a superordinate theme forming.

Figure 4.15 Photographs of Analysis



Overleaf (Table 4.2) are the superordinate themes for Marcus' Time 1 analysis, each showing the nested themes supported by a small extract from the data.

Table 4.2

	Themes	Page/line	Key words
1	Mixed feelings a) Troubling ambivalence/wasted potential b) Is retirement real life?	5/14 7/12	<i>I'm good for years yet</i> <i>Work promotes life</i>
2	Saying goodbye to the balance a) Service and power b) Losing Pater familias role	13/14 19/22	<i>Refused to be first in command</i> <i>It's nice to be able to grant things</i>
3	Expectations: true or false? a) Rosy picture b) Time as freedom c) Fear of loss of status (plus self)	16/15 11/6 9/8	<i>It looks a bit like neighbours chatting over the garden fence on your day off</i> <i>Looking forward to a bit of flexibility</i> <i>You get to be a nobody don't you</i>
4	Ageing & death a) Internal youthful identity b) Fear of uprooting & dying c) the future could be long	16/19 13/8 14/8	<i>I think of myself now as about thirty/forty</i> <i>They come down to Bournemouth looking for a haven to retire - 6 to 18 months they're in a box</i> <i>You've got to work on what... twenty five years possibly</i>

Having provided an outline of the idiographic process for Marcus' Time 1 analysis, we can now see this as a template with which to move on to the longitudinal and then the cross-case dimensions of my research (in other words all analyses, whether at other Time points, or from other participants' data, have been analysed in this way).

Before moving on to form the longitudinal dimension, I needed at this point to make a decision about whether to analyse my findings in a “Time within Case” format:

Figure 4.16 Time within Case

Time within Case		
MARCUS		
Time 1	Time 2	Time 3

which would privilege the *person* and their process through three time-points, or a “Case within Time” format:

Figure 4.17 Case within Time

Case within Time			
TIME1			
Marcus	Roger	Derek	Adam

which would place more emphasis on the importance of what occurs for all participants at Time 1, Time 2 and Time 3. I chose a Time within Case format (I analyse one participant through their Time-points before moving on to the next participant) which does have the effect, I think, of not further dissevering the participants.

The Longitudinal Dimension

In “snapshot” (one time-point) studies, participants are not only free, but also encouraged to reflect backwards and forwards, but the advantage of a longitudinal investigation lies in its ability to pin-point the temporal dimension of experience from the immediacy of each different “present”, highlighting change, transitions, turning points and history.

The question now arose as to what prior literature or methodological precedent might provide techniques to help capture the longitudinal dimension. Thomson & Holland (2003) report on their own work: “The scale of the data set has meant we have struggled to do our analysis ahead of the data collection process, alerting us to the distinction between contemporaneous insight and retrospective hindsight, and historicizing the interpretative process”, which does really point up the importance of clear methods for qualitative longitudinal research (QLR) but papers and books are not plentiful. Flowers (2008) and Snelgrove (2014) have both made contributions to QLR literature, but are more concerned with the effects of multiple visits on the relationship between researcher and participant than with the temporal aspect. There is, however, one person, Joseph C. Hermanovicz (2013) who has written a paper specifically addressing QLR, illustrated with extracts from his own study of careers (which does, interestingly, incorporate some retirement research), so although this paper belongs to the sociology literature, I wondered if its “check-list” could be adapted to my own psychology research.

Hermanovicz’s Longitudinal Checklist and How I Utilised It

Hermanovicz tells us that QLR has its origins in early Chicago School sociology (c1900-1950) commenting that “Selves and societies, individuals and institutions, pass together in historical time, each successfully adapting and ‘coming into being’ through their interaction” (p.191). He created a check-list informed by Saldana (2003), a professor of sociology who used examples from his background in theatre and education to highlight questions one should ask oneself when exploring experience through time, commenting that QLR is similar to the way playwrights construct drama. As Hermanovicz takes from Saldana, so I have modified Hermanovicz to suit my research. Below is his complete check-list specifically designed for longitudinal research in the qualitative field:

- 1) What increases or emerges through time?
- 2) What is cumulative?
- 3) What kind of surges occur through time?
- 4) What decreases and ceases?

- 5) What remains constant or consistent?
- 6) What is idiosyncratic through time?
- 7) What is missing through time?
- 8) What changes relate through time?
- 9) What are participant or conceptual rhythms through time?
- 10) What is the characterization of across time experience, and how do characterizations differ by sub-groups of the sample?

I became aware of two major considerations when applying my adaptation: 1) “When?” – i.e. at what point in the analysis I might use Hermanovicz’s check-list; and 2) which elements of the check-list were appropriate to my needs and values as an IPA researcher.

1) IPA, as we know, has very specific parameters for analysis informed by its philosophical underpinnings, particularly idiography (each participant analysed without reference to others) and the discreet analysis of different time points so as not to “muddy the waters” with premature longitudinal assumptions. Whereas Hermanovicz was able to say: “In coding and analysing the longitudinal data, I paid particular attention to how responses coalesced around themes of consistency and change [...] I employed a variety of conceptual and thematic questions to help situate data analysis” (p.199), I would not consider it appropriate for the purposes of IPA to use a check-list until my analysis was not only individually complete, but also finalized across cases, due to the fact that a check-list of any kind used at interview or analysis stages may have influenced my results. Thus, it was only when writing up a final Discussion of each individual Theme that I brought the check-list into play. This gave me both added clarity and another layer of analysis in the final stages of presenting my findings. Hermanovicz and I are not only working in different disciplines but also in different methodologies.

2) As to which elements of the check-list were appropriate for an IPA study, I omitted numbers 3, 6, 7, 8 and 9 (half of Hermanovicz’s check-list) from my final list.

The omitted questions are:

3. What kinds of surges occur through time?
6. What is idiosyncratic through time?
7. What is missing through time?
8. What changes interrelate through time?
9. What are participant or conceptual rhythms through time?

These omissions are a personal choice – other IPA researchers interested in exploring Hermanovicz may make different ones, but since I had taken pains at the design stage to conduct my research so as to retain the idiographic element whilst also exploring longitudinally and across cases, much of this detail had been discovered in the individual analyses, and had now been “smoothed” into a whole both longitudinally and across cases. It is the detail of these questions (surges, idiosyncrasy, the “missing”, “rhythms”) which I felt no need to return to and thought would complicate rather than clarify my overall finding. By contrast I found the remaining questions consolidating, simple and informative, arriving at:

- 1) What increases or emerges through time?
- 2) What is cumulative?
- 4) What decreases and ceases?
- 5) What remains constant or consistent?
- 10) What is the characterization of across time experience, and how do characterizations differ by sub-groups of the sample?

Returning to the analysis stage of my research and to Marcus and his idiographic longitudinal themes, the next step in Marcus’ analysis was to repeat the above analytic process using the data from Times 2 and then 3. Having done that, I placed both superordinate and sub-themes from all three Times onto post-it notes and spread the superordinate themes out together on one side of a table, and the sub-themes from all time-points on the other side of the table. The task now was to look for themes which connected across Time-points, the first step being to try to match the

superordinate themes. This did not necessarily fulfil its purpose, as these did not always accurately provide the subtlety of the original meaning now that the focus of attention had shifted to seeking out and demonstrating growth, change, continuity and discontinuity. Conversely, some sub-themes did not naturally fit in the new table, and were therefore laid aside and, if appropriate, re-positioned in an alternative cluster of themes. If there was no place for them as they were no longer forming a part of the bulk of the common meta-themes, they could be dropped. This is an iterative process, and I constantly needed to shift themes and titles which would retain the original meaning, but which gave a sense of movement through time. For instance, it will be seen in Marcus' longitudinal table (below) that Theme 3, Time 1 becomes:

“The Unknowns” in this iteration, with sub-themes:

- a) Careful about expectations;
- b) Time as freedom;
- d) Fear of loss of status

fitting under the superordinate longitudinal theme, “From anxiety, through structure to exploring freedom” which I deemed an appropriate title to incorporate the movement across Time.

Marcus' longitudinal analysis is re-produced overleaf in Table 4.3 (T1: green; T2: blue; T3: red).

Table 4.3 Marcus' Longitudinal Table of Themes

THEME 1: FROM UNCERTAINTY TO EXUBERANCE		
TIME 1	TIME 2	TIME3
Mixed feelings	It's wonderful	It's still wonderful
<p>a) <u>"I've reached my peak"</u> <i>"I'm probably more job orientated in that [...] now I've reached... pretty... a peak [...] I'm good for years yet..."</i> (3.11)</p> <p>b) <u>Work is life</u> <i>"I think work promotes life to some extent so it's ever so difficult"</i> (3.20)</p>	<p>a) <u>Mustn't overdo exuberance</u> <i>"I've got to be a little bit careful sort of... with my exuberance because I don't want to start turning people off but it has been SO good."</i> (1.6)</p> <p>b) <u>Plain enjoyment</u> <i>"... you'd have a job... yeah... you'd have a job not to enjoy it though... it's wonderful..."</i> (20.20)</p> <p>c) <u>No negatives</u> <i>"Are there any negatives?" "(long pause) I'm really struggling to answer that...but do you know I honestly can't think of anything that really, really... really I find negative. I don't [...] I enjoy what I'm doing, I enjoy the way I've set it up, I enjoy hopefully what I'm going to do..."</i> (25.10)</p>	<p>a) <u>It's going embarrassingly well</u> <i>"Really well actually (laughing) in fact, almost embarrassingly well [...] Yeah I think er... sometimes when it goes too well... you worry a little bit er... you know but er... it has... it's going really well..."</i> (1.4)</p> <p>b) <u>Freedom & enjoyment</u> <i>"... the freedom and flexibility - the fact that I can do what I want when I want. Watch the television till 3 in the morning, if it's a lovely day I can go in the garden,"</i> (11.13)</p> <p>c) <u>No negatives – what was the fuss?</u> After asking what a good day is like I say: "And a bad day?" <i>"Erm... er... d'you know I don't have many bad days [...] I loved my job, wasn't keen on retiring, didn't like the thought of it, was getting a bit you know... tetchy about it all, and by heck I just wonder what all the fuss was about. It's wonderful."</i> (21.23)</p>

THEME 2: NO TURNING BACK & LETTING GO

TIME 1	TIME 2	TIME 3
<p>Saying goodbye to the balance</p>	<p>Help with no turning back</p>	<p>So glad I put something in place</p>
<p>a) <u>Service and power</u> <i>“So I always refused to be first in command. I was happy to be second, and I knew I could take instructions and I knew I could be second down... I might miss that...”</i> (13.14)</p> <p>b) <u>Losing Pater familias status</u> <i>“... this is family number two, coming here and just... for example one of the staff – could they work through their lunch and go at three, and I said ‘of course you can’... I think it’s nice to be in a position where you can grant things”</i> (19.22)</p>	<p>a) <u>Cementing retirement</u> <i>“... booking Australia was finite... it was part of the retirement mix... you know the sand, the cement, it was a retirement tool... it was just a lovely holiday, but I knew deep down that was part of the mix.”</i> (3.7)</p> <p>b) <u>Letting go of work colleagues</u> <i>“I invited the managers over [...] It was good... but it was DIFFERENT – it was as if... well... it was... it was just different. I can’t really explain quite what it was...”</i> (4.20) <i>“I want to keep what I’ve got... maybe... nicely boxed.”</i> (6.8) <i>“we haven’t got anything in common any more, other than that we used to work together”</i> (26.8)</p> <p>c) <u>A twinge of nostalgia</u> (About the new boss) <i>“They’re very careful not to make any comment. And I’ve not been asking. I’ve not been fishing because I don’t want to... should he be doing a brilliant job well that’s very nice – I don’t particularly want to know”</i> (little laugh) (7.5)</p>	<p>a) <u>Australia as replacement</u> <i>“That’s probably why we did Australia... straight after retirement. It had the benefit of... something very exciting replacing something that I LOVED – so busy thinking about that I didn’t think ooh gosh what’ve I...?”</i> (7.18)</p> <p>b) <u>Left the table full</u> <i>“One of the keys for me was... the flexible retirement age... it came in just as I... you could actually elect to stay on [...] because it gave me the opportunity to say RIGHT... it was leaving the table full. I didn’t want another meal... of work.. If I’d had to go maybe at 65... maybe I’d have been yearning for a bit of work... lucky slot as I’ve said.”</i> (21.6)</p> <p>c) <u>I don’t look back</u> <i>“... wouldn’t want to go back for a gold clock actually...”</i> (1.8) <i>“I’ve been in touch erm... via email, and that suits me... it’s a sort of an arm’s length thing...”</i> (1.13) <i>“I’m out of it and I’m happy about that but I’m happy to stay in touch with the people on an arm’s length basis”</i> (1.15)</p>

THEME 3: FROM ANXIETY, THROUGH STRUCTURE TO EXPLORING FREEDOM

TIME 1	TIME 2	TIME 3
The unknowns	Retirement as a business plan	The plan
<p>a) <u>Careful about expectations</u> <i>“I know you’ve got to be careful... it looks a bit like neighbours chatting over the garden fence on your day off and you think oh yeah it looks really good doesn’t it... but I guess I don’t know how good it’ll be till I try it, but you know... it’s a fear”</i> (16.15)</p> <p>b) <u>Time as freedom</u> “What are you most looking forward to?” <i>“Unless I’m kidding myself, having a little bit more time. So that I can do things that now I can’t. Take off at the last minute. So I think that flexibility is going to be good. Not rushing the lawn because it’s get home ruuuuhh... and before you know it it’s half past seven and you go in to have something to eat and the night’s gone. So a bit of flexibility I guess...”</i> (11.6)</p> <p>d) <u>Fear of loss of status</u> “... how do you think it’s going to feel when you haven’t got a</p>	<p>a) <u>Keep making plans</u> <i>“I intend to sort of put plans in place. I sort of treated retirement a bit like a business plan – there was the travel aspect erm... there was improving the standard of the home and garden and there was er... what I call my sinking fund”</i> (1.21)</p> <p>b) <u>My time’s my own</u> <i>“... oh well, I’ll finish that tomorrow. And I’m not a finishing tomorrow person. I’m a let’s get it done today person, but I’ve been able to step back and say: no, I’ll do that tomorrow. I could normally get a bit anxious about time and how long... but I wasn’t... I just said: oh it’ll get done... you know it’ll get done – I even went away for a couple of days”</i> (17.1)</p> <p>c) <u>Another life</u> <i>“I’ve changed my skills – it’s just transfer of skills from office skills to hand skills [...] I’ve just been so... I didn’t believe people when they said oh you know you’ll be so busy you won’t... I thought well that sounds a load of bunkum but it... it is actually quite right”</i>(9.2)</p> <p>d) <u>Status anxiety unfounded</u> “... you did tell me that you were quite worried about the</p>	<p>a) <u>Constantly reviewing</u> <i>“I... my thought process is on the retirement plan which I’m constantly reviewing er... the things I’m doing almost from day to day...”</i> (2.22) <i>With the plan I can relax and enjoy things</i> (8.24) <i>but I evaluate it all the time”</i> (14.22)</p> <p>b) <u>Creating my own pressure</u> <i>“... you’re still able to generate that sort of internal pressure because... like when I was doing the triathlon it was like... come on crack it... right... get everything ready... brrr... like when you’re going to London on a business trip... brrr... get all my stuff ready... have my shower... get up at 6.00 o’clock... and it all comes back very quickly - it comes flooding into the body”</i> (15.13)</p> <p>c) <u>In this new life: “what’s the worst that could happen?”</u> <i>“I don’t think you change– I have this little safety valve that says if I’m getting a bit pressured, what’s the worst that could happen if you don’t make it? They’ll manage. Whereas I couldn’t in work, because if I had to be in London I had to be in London”</i> (15.18)</p> <p>d) <u>The Dilemma</u> <i>“... would it be good to have support of family close</i></p>

<p>staff of fifty and...?” <i>“Don’t like the thought of it at all [...]it gives me that degree of importance. The phone calls won’t come in...– you get to be a nobody don’t you”</i> (9.8)</p>	<p>loss of status...” <i>“Oh it just NEVER happened. I’ve just been me, [...] as it happened a lot of people know what I do anyway... I think it’s a nice back-up to say well yes, I was a manager.</i> (22.7)</p>	<p><i>by? I think it probably would, but the downside of it is you lose a set you friends and we’ve got the house just like we like it. I don’t think it’s a burning issue [...] But it’s there.”</i> (19.10)</p>
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THEME 4: AGEING & MORTALITY		
TIME 1	TIME 2	TIME 3
Ageing and death	The final chapters of the book	Time is more of the essence
<p>a) <u>“I’m much the same as I’ve always been”</u> <i>“I think of myself now as about (almost whispering) thirty/forty like you do, and I think that attitude was very much ‘well I’m much the same as I’ve always been’...”</i> (16.19)</p> <p>b) <u>Fear of moving & dying</u> <i>“This funeral director said to me [...] he said: ‘well , Marcus, you know’ he said: ‘I er... all I can tell you is’ he said, ‘they come down to Bournemouth looking for a haven to retire’ he said, ‘and in six... (slight chuckle) six to eighteen months’ he said ‘they’re in a box...’ . That is probably the most salutary thing you can have to think about isn’t it”</i> (13.8)</p> <p>c) <u>25 years left possibly</u> <i>“... you’ve got to work on what... twenty five years possibly, well certainly quite a while, retired, which is... it’s a lovely thought because it gives you time to do things.”</i> (14.8)</p>	<p>a) <u>Will health hold out?</u> <i>“The most active years are going to be between now and who knows? Probably between 75 and 80 I’m going to slow down... and later on in life... well I don’t know...”</i> (10.19)</p> <p>b) <u>It’s the final chapters of the book</u> <i>“I know the undertaker and I was chatting to him and he said: oh... you know... they go to the sea-side and they pop their clogs after 6 months or 12 months. I suppose it’s the final chapters of the book I guess isn’t it... if we’re being realistic about it”</i> (13.17)</p> <p>c) <u>Enjoy it while you can</u> <i>“That does 2 things: first of all it says: yes... well... ok... bloomin’ ’eck... enjoy it while you can... really make the most of it and if you’re thinking of going to Australia... GO”</i> (13.22)</p>	<p>a) <u>You hope your health’ll hold out</u> <i>“I think as you get older I think... I think time is more of the essence. You know and you think well... it’s not something that can be put off that long because you never quite know... I mean... touch wood... you hope your health’s going to hold out don’t you...”</i> (7.13)</p> <p>b) <u>It is an ageing process</u> <i>“I think you do think to yourself... yeah well... occasionally... erm... yeah you know... I’m still healthy... got to make the most of it... I don’t get into the morbid scenario of ‘crikey, I’ve only got ooh I don’t know... I don’t go down that track... I’m not negative but on the other hand I’m mindful of the fact that it is an ageing process - got to think about that.”</i> (11.27)</p> <p>c) <u>Don’t delay. Do it!</u> <i>“It’s a bit like if the chance is there then it’s... I don’t think it will happen again... I work on the premise that it won’t happen twice as you get older... you take that chance when it comes you know - oohh and that’s true in life as well I suppose isn’t it really...”</i> (12.21)</p>

	<p>d) <u>There Might Come a Time When I Slow Down</u> <i>“There might come a time when I slow down. Do I need to think about that? And I haven’t really thought about that yet because... it’s too early. Too early [...] You could be talking a long long time... (13.17)</i></p>	<p>d) <u>My Way of Combating “It”</u> <i>“I’m trying to be as active and as fit now as I ever was. That’s my way of combating... then as I say you do think your time... I think it can be a positive thing because coming through the door my knee sort of went twitchy and I thought ohhh you know and it’s alright you brush it off don’t you...” (11.27)</i></p>
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Having created idiographic longitudinal themes for Marcus, it was now time to introduce other participants for whom I had done the same thing. This is clearly a very important moment in the analysis – common themes which are going to form the central structure of the whole thesis are now being sought.

These superordinate longitudinal themes were again written on post-it notes and laid on a table, to be matched to the longitudinal superordinate themes of other participants, to form cross-case longitudinal themes. If this gives the impression this is a straightforward process, it would be misleading – some superordinate themes “found” other superordinate themes, however, there were two adjustments which needed to be made: 1) a changed title was again forced upon the overall superordinate theme title and there was sometimes again a need to call on sub-themes and fit them under appropriate but different superordinate themes, and still sometimes, it was necessary to discard. I will illustrate this below, but first I will say something about the cross-case.

The Cross-Case

The challenge when presenting longitudinal themes across cases is to keep the connection between Husserl’s noema (the phenomenon both participant and researcher are focussing on) and noesis (the way the phenomenon is perceived, interpreted and incorporated). If we cast our minds back to Chapter 3 and my description of the importance, for me, of seeking out the “what is it *like*?” as opposed to the “what *is* it?” of experience, it will become clear that collecting complementary data from up to seven participants to make up themes, may start to obliterate the individual in the process, and I have a model where experience *and* the person *and*

their meaning making are all one and the same thing. This is why IPA encourages the use of illustrative individual verbatim quotations, to retain the idiographic stance whilst creating common themes.

So, to reiterate, at this stage, as many as possible of the superordinate themes and the sub-themes of all seven participants will need to be captured into the meta-themes for the whole thesis. But authenticity and not convenient “neatness” is the key. It will become apparent very quickly if patterns of experience are being forced. In order to illustrate further, overleaf (Table 4.4) I provide one other example (Derek, overleaf) of a completed table of longitudinal themes (this time, without key phrases) at each Time-point:

Table 4.4 Derek's Longitudinal Themes

Theme 1	A GOOD TIME TO GO	Page/line
	Time to step out Computerization Comfortable enough to retire	1.10 12.16 7.2
	The importance of legacy	21.7
	It was time for fresh eyes	5.18
Theme 2	IMPORTANCE OF OWN CHOICE TO LEAVE BEING KNOWN	
	I'm driving it	5.14
	It was my decision	1.12
	I wasn't forced	5.18
Theme 3	THE SUCCESSOR AND ME	
	I think he's contacted me once	17.16
	They've moved on without me He doesn't want the Ghost of managing directors past floating around him	7.24
Theme 4	NARROW BOAT	
	To be able to go whenever we wanted to... have that sort of freedom	9.5
	Built to our specifications	7.11
	We didn't want to buy an off the peg boat	2.65
Theme 5	CHANGE	
	I think I've got an appetite for change	5.3
	The page has been turned There's certainly an adjustment to be made	4.5 11.7
	It took time to feel the change	1.33
Theme 6	MARITAL	
	She hasn't had to make that kind of adaptation	18.13
	She's already adapted to a different pace	16.14
Theme 7	BUSY-NESS, FREEDOM & STRUCTURE	
	Not interested in education – wanted to be earning money	10.8
	Making the best use of time – or not having to Can leave you sort of wondering what you're doing a bit	4.9 4.16
	What has been achieved? Having to be busy because I'm a busy person	12.15 11.42
Theme 8	THE CENTRAL HEATING GENERATION	
	I think it's time I had a bit of me time	1.16
	We're not giving everything over	25.9
	It's a worry to read what's happening to pensions and everything else	6.20
Theme 9	MAKE THE MOST OF IT WHILE THERE'S TIME	
	You never know. A motivating factor	20.11
	This is not a phase before another phase	11.41

So now, if we look at a theme from both Derek’s and Marcus’ table of themes we can see some fairly straightforward connections between their data:

Table 4.5 An Example of a Cross-Case Theme

Derek:	Marcus:
<i>(T1) It would be rather nice to have our own boat and be able to go wherever... whenever we wanted to... to have that sort of freedom.</i>	<i>(T1) You’ve got to be careful... it looks a bit like neighbours chatting over the garden fence on your day off.</i>
<i>(T2) I have found it more difficult to adapt to this total freedom which is like a permanent holiday. I’ve always been quite good at doing that [relaxing] when we’re away from home.</i>	<i>(T2) I sort of treated retirement a bit like a business plan. Have a plan... because if you don’t I think it could be misery.</i>
<i>(T3) I thought that I must be busy, because I always am... I’m a busy person. Just sort of knowing in advance that this week’s got some sort of shape and structure to it.</i>	<i>(T3) I’ve always worked under pressure and I thought there’s not going to be any pressure... I’ve got to make my own pressure.</i>

It is worth noting that Derek’s Time 1 quotation has been brought in from the original Theme 4, “Narrow boat”. Whilst creating themes for Derek, I wondered about including a specific theme about ordering, personalizing and buying a narrow boat, even though it was much talked about by Derek, as it seemed somewhat specific. My reason for including it was its imagery and what it suggested about Derek’s underlying feelings of freedom, autonomy and individuality – he had said “I didn’t want to buy anything off the peg” which said much about how he was feeling about his retirement. Mention of the narrow boat will not be found in the writing up which follows, because it became subsumed in larger more meta common themes, however it played its part in creating the overall analysis. Whereas the individual superordinate theme titles were originally: “From anxiety, through structure to exploring freedom” in Marcus’ case and, apart from the narrow boat reference: “Busy-ness, freedom & structure” in Derek’s, they will now be subsumed into a meta-theme called: “From business to busy-ness”, as will be seen at the end of the chapter (Table 4.8) in the Master Table of themes. The above is a comparatively straightforward example, however, another example where Marcus and Derek are represented in the same theme is one which will be called: “The Perception of the

Importance of Agency in the Retirement Process”. Before giving an example I need to introduce the concept of “Orientation”.

It is usual to dub these sub-groups “clusters”, however I have chosen to label my categories “Orientation” and it is important I take a moment here to spell out my reasons for this choice.

“Orientation”

It is best to think of these groups as a convergence of individuals representing common threads of perception, thinking and experience, allowing the relevant information to be *illustrated* by the men rather than acting as an indication of “personality” or even as fixed (unchanging) components of their individual characters. Their views could be described as stemming from their “orientation towards the world”.

The difficulty then arises as to how to label such a concept so as to make it instantly accessible to a reader, especially since this has a spectrum attached to it. For instance, one man’s orientation towards the world may not vary much from birth to death, whilst another’s may change as experience and awareness modify or alter his attitudes. However, at the time of the interview and after analysis each man in any of my particular categorizations is viewing his world similarly to the others within that categorization. So why would I not use “clusters” as researchers have often done in the past? The danger of such a label is that it risks the above-mentioned misconception that we are discussing personalities, something alien to a phenomenologist. Perhaps this could be modified to “trends”? This could in its turn be misconstrued as dealing with the material alone, rather than the material within each individual. “Stance” seemed a good description as it carries the potential for both long- and short-term attitudes, but I felt it might suggest a somewhat combative approach, and was vague enough for readers to forget its true meaning. So back to “orientation towards the world” – a somewhat unwieldy label, which I decided to shorten to “Orientation”.

My superordinate themes are usually (but not in every case) divided into differing orientations. In Theme 1: “The Perception of the Importance of Agency in the Retirement Process” for example, there are two main orientations, with one divided into two: Orientation 1a, “Exclusion = redundancy and redundancy = exclusion”;

Orientation 1b, “If you remember this was a decision that I took... to retire at this time”; and Orientation 2, “A diminishing need for agency”.

Table 4.6 An Example of Divergence Within a Common Theme

<p>Derek:</p> <p><i>(T1) It's a good thing... because I'm driving it and not the company – this isn't one of those situations where... you know... it's crunch time.</i></p> <p><i>(T2) If you remember this was a decision that I took... to retire at this time... and not one which was forced upon me by circumstance which I think must be very different.</i></p> <p><i>(T3) I didn't have the kind of nasty shocks that some people get if suddenly their job's gone and they're... in a way... forced into retirement.</i></p>	<p>Marcus:</p> <p><i>(T1) I always refused to be first in command. I was happy to be second. Obey the last command!</i></p> <p><i>(T2) I thought a consultancy would be the bee's knees, but I'm not bothered if I don't get asked to do anything.</i></p> <p><i>(T3) It's like one thing stems from... a bit like you catch one bus - it catches the next one which catches the next one.</i></p>
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So here we are seeing divergence, but within a common theme. Derek, even at Time 3 is reminding us he made his own choices, something which is clearly important for his self-esteem. Marcus, on the other hand, starts out less attached to total autonomy, and becomes increasingly unconcerned with agency.

A theme is considered present when more than one third (and preferably about half) of my participants' data accord. This is not a hard and fast rule and I hope my writing in the following chapters will illustrate how it is that themes are considered legitimate.

Before presenting my meta-table of themes, it is important to be aware that the writing stage in IPA is a continuation of the analysis and not just a reporting of results and interpretation.

Writing

Although only speculation, I think it is not an exaggeration to say that 30-50% of the interpretative nuance came through in the writing up. This was where the freedom to move backwards and forwards between the stages marked in my sketch-book allowed me to leave the linear process behind. The surfacing of new meanings at

each and every stage – from the earthed descriptive to the mysterious and multifaceted interpretative stages, through the awkward discipline of prescribing themes, and finally to the explosive and unexpected hermeneutic circles bursting through in the writing up, were what linked parts, wholes and themes.

My master-table of Themes is shown in Table 4.8. However, before leaving this chapter there is one more important step in the analysis to be elucidated.

As an example of how the individual longitudinal and sub-themes are incorporated into a master table, I take components of Derek's own individual longitudinal table (already shown on p.112), and show how they contribute to the creation of my cross-case master-table. For instance, in Table 4.7 overleaf, I circle one of Derek's full longitudinal themes in blue, and components from two other themes in red and will show these again with correspondingly coloured circles as they appear in the master-table at the end of the chapter in Table 4.8. The sub-themes from Derek's **Theme 2** appear in their entirety in the master-table under the superordinate theme "The perception of the importance of agency in the retirement process" (marked with a blue circle in the meta-table of themes). Derek's **Theme 4**, as explained earlier, has the Time 1 sub-theme from his superordinate theme "Narrow Boat" combined with Times 2 and 3 of his **Theme 7** (Busyness, Freedom and Structure) and they appear as one sub-theme in the master table as part of **Theme 2: From business to busyness** (marked with a red circle). See overleaf:

Table 4.7 An example of How Longitudinal Cross-Case Themes are Constructed

Theme 2	IMPORTANCE OF OWN CHOICE TO LEAVE BEING KNOWN	Page/line
	I'm driving it	5.14
	It was my decision	1.12
	I wasn't forced	5.18
Theme 4	NARROW BOAT	
	To be able to go whenever we wanted to... to have that sort of freedom	9.5
	Built to our specifications	7.11
	We didn't want to buy an off the peg boat	2.65
Theme 7	BUSY-NESS, FREEDOM & STRUCTURE	
	Not interested in education – wanted to be earning money	10.8
	Making the best use of time – or not having to Can leave you sort of wondering what you're doing a bit	4.9 4.16
	What has been achieved? Having to be busy because I'm a busy person	12.15 11.42

I arrived first at an Overview which is a little different to a standard theme (explained in the next chapter) to which I have given the following title:

“Crossing Over to the Unknown” or “Moving on in a Familiar World”? Retirement Expectations, Experiences and Attitudes: An Overview.

This is followed by four themes:

- (1) The Perception of the Importance of Agency in the Retirement Process
- (2) From Business to Busy-ness
- (3) Substantiation and its Erosion
- (4) Diminishing Future

Table 4.8

MASTER TABLE OF THEMES

OVERVIEW: “CROSSING OVER TO THE UNKNOWN” OR “MOVING ON IN A FAMILIAR WORLD”? – RETIREMENT EXPECTATIONS, EXPERIENCES AND ATTITUDES.		
Orientation 1: Crossing thresholds to the “unknown” (Roger, Derek, Adam)		
<p>Roger: (T1) <i>That’s three legs – so... is there a fourth one I’m not thinking about? It’s about the unknown.</i></p> <p>(T2) <i>Not going to work, it is a slightly un-illuminated area you’re stepping into.</i></p> <p>The word “Retirement” (T3) <i>(ignores question) I’m now on the next chapter which is ‘not working’ and whatever happens, happens.</i></p>	<p>Derek: (T1) <i>Each extra threshold you cross it’s a sort of no turning back.</i></p> <p>(T2) <i>I’m on a journey at the moment, which I’ve started and haven’t yet completed in terms of knowing exactly who I am.</i></p> <p>The word “Retirement” (T3) <i>There’s a kind of old fashioned terminology which has the word ‘age’ in it somewhere or ‘old’ or ‘pensioner’.</i></p>	<p>Adam: (T1) <i>It’ll be me stuck at home while Mary’s at work so you can’t really build up much of a general routine</i></p> <p>(T2) <i>You always know when a weekend’s going to finish. Even when you go on holiday you know when the holiday’s going to finish.</i></p> <p>The word “Retirement” (T3) <i>Once you retire you lose whatever status you did have through your work, so you become just ‘retired’.</i></p>
Orientation 2: Returning to a “known” life (Represented by Bob, Charlie, Tony)		
<p>Bob: (T1) <i>I want to take up cycling again – used to cycle a lot when I was young – get back to that.</i></p> <p>(T2) <i>I’d love to get back to cycling. It’s definitely still on the agenda.</i></p> <p>(T3) <i>I’m happy with ‘retirement’ - your whole life doesn’t grind to a halt.</i></p>	<p>Charlie: (T1) <i>If that doesn’t go as I plan, my wife’s quite happy if I get a driving job or something like that.</i></p> <p>(T2) <i>One of the best moves I ever made [...] doing what I want when I want.</i></p> <p>(T3) <i>Retired’ is a decent word. You’ve got to look at it as a new life.</i></p>	<p>Tony: (T1) <i>I’ve been looking forward to my retirement since I was 16. I shall love it... I know I’ll be ok.</i></p> <p>(T2) <i>Lovely. I enjoy every minute of it. I can do what I like.</i></p> <p>(T3) <i>It’s just a word I accept: ‘retirement’. I’ve known it all my life. I’m proud of it.</i></p>
Orientation 3: “I just wonder what all the fuss was about” (Represented by Marcus)		
<p>Marcus: (T1) <i>I’ve reached... pretty... a peak [...] I’m good for years yet, I could carry on, and that’s why I made the comment to you about 65 being artificial.</i></p> <p>(T2) <i>And I’m not a finishing tomorrow person. I’m a let’s get it done today person, but I’ve been able to step back and say: no, I’ll do that tomorrow.</i></p> <p>(T3) <i>I’m sure there’s a better one (word). I think in a way once you start thinking about retirement as retirement, I think that’s a downward spiral.</i></p>		

Theme 1: The perception of the importance of agency in the retirement process.		
Orientation 1a: Exclusion = redundancy and redundancy = exclusion (Represented by Roger and Bob)		
<p>Roger: (T1) <i>I think you just get parked. You're out of the equation. When I was 40 I was parking people.</i></p> <p>(T2) <i>People tell you your retirement age. It's society telling you you're past your best.</i></p> <p>(T3) <i>There's a sort of...inability to think that one can make a difference any more. The opinion formers are all 20 years younger.</i></p>	<p>Bob: (T1) <i>They're having a clear-out. If they started doing that with women or ethnic minorities... it would be a problem but for people of my age nobody really cares.</i></p> <p>(T2) <i>I've just been damn good at what I do, persistently good for 21 years, not caused any waves and I don't think she knew who I was.</i></p> <p>(T3) <i>These people have made a job for themselves where they do absolutely bugger all [...] it's a bit soul destroying that [...] assuming you've got a soul to destroy.</i></p>	
Orientation 1b: If you remember this was a decision that I took... to retire at this time (represented by Derek).		
<p>Derek: (T1) <i>It's a good thing... because I'm driving it and not the company – this isn't one of those situations where... you know... it's crunch time.</i></p> <p>(T2) <i>If you remember this was a decision that I took... to retire at this time... and not one which was forced upon me by circumstance which I think must be very different.</i></p> <p>(T3) <i>I didn't have the kind of nasty shocks that some people get if suddenly their job's gone and they're... in a way... forced into retirement.</i></p>		
Orientation 2: Diminishing need for agency (Tony, Marcus, Charlie)		
<p>Tony: (T1) <i>I suddenly ended up with probably five of these teams working for me. I didn't aim for it – it happened to me.</i></p> <p>(T2) <i>I bumped into one of the lads from work and he said 'I wish you'd come back'. I said 'Best wishes to everybody, but I'm not coming back'.</i></p> <p>(T3) <i>It doesn't interest me... being in charge... any more. Let them do it. I'm happy that they're making the decisions. I don't really want the hassle.</i></p>	<p>Marcus: (T1) <i>I always refused to be first in command. I was happy to be second. Obey the last command!</i></p> <p>(T2) <i>I thought a consultancy would be the bee's knees, but I'm not bothered if I don't get asked to do anything.</i></p> <p>(T3) <i>It's like one thing stems from... a bit like you catch one bus - it catches the next one which catches the next.</i></p>	<p>Charlie: (T1) <i>The first plan when I told them I was retiring was that my expertise shouldn't be lost.</i></p> <p>(T2) <i>The experience I've got over the 27 years has been lost. I never got the opportunity to pass that on to anybody.</i></p> <p>(T3) <i>When I was leaving, I was thinking: I'm not showing anybody things. I'm just going to leave and that's going to be it.</i></p>

Theme 2: From busyness to business	
Orientation 1a: Busyness to replicate business (Represented by Roger, Bob)	
<p>Roger: <i>(T1) That will be MY TIME. It's not social intercourse and 'let's have a coffee'.</i></p> <p><i>(T2) I haven't been out hunting and gathering for it [...] it's like oil without machines.</i></p> <p><i>(T3) I don't want interruptions and in fact I can be quite short and abrupt if I'm interrupted when I'm focusing.</i></p>	<p>Bob: <i>(T1) I don't want to sort of work myself into the grave but this I could continue to do.</i></p> <p><i>(T2) I know everybody says this but since I've retired I've never been so busy. I'm having trouble getting things in my diary.</i></p> <p><i>(T3) I enjoy pressure. Stress is a strange thing... you can take it or you can't. If I hadn't got anything to do I'd be stressed out.</i></p>
Orientation 1b: Busy-ness to counteract the challenges of freedom (Represented by Derek, Adam)	
<p>Derek: <i>(T1) It would be rather nice to have our own boat and be able to go wherever... whenever we wanted to... to have that sort of freedom.</i></p> <p><i>(T2) difficult to adapt to this total freedom which is like a permanent holiday. I've always been quite good at doing that [relaxing] when we're away from home.</i></p> <p><i>(T3) I thought that I must be busy, because ... I'm a busy person. knowing that this week's got some sort of shape and structure to it.</i></p>	<p>Adam: <i>(T1) My intention for the first three months is to do very little. My entire life I've been organising...</i></p> <p><i>(T2) It is... the lack of structure – it needs a bit more self-discipline than I'd expected.</i></p> <p><i>(T3) (best thing) I don't have... being able to make decisions about what I do without that sort of structure thing.</i></p>
Orientation 2a. Who needs busy-ness? (Represented by Charlie, Tony)	
<p>Charlie: <i>(T1) The stress of the job, the pressure that's put on you can be quite intense.</i></p> <p><i>(T2) The pressure's been taken off. I do what I want when I want.</i></p> <p><i>(T3) Nothing in my sights now... I'm not looking to go back to it.</i></p>	<p>Tony: <i>(T1) No rush to do anything. I'm looking forward to that. I know I'll be ok.</i></p> <p><i>(T2) I don't want to plan. I enjoy just getting up in the morning – 'I can do what I like.</i></p> <p><i>(T3) Totally relaxed if I don't do anything. I'm probably getting lazier and lazier.</i></p>
Orientation 2b: Structure to allay the need for busy-ness (Represented by Marcus)	

Marcus: (T1) *You've got to be careful... it looks a bit like neighbours chatting over the garden fence on your day off.*

(T2) *I sort of treated retirement a bit like a business plan. Have a plan... because if you don't I think it could be misery.*

(T3) *I have this safety valve if I'm getting pressured. What's the worst that could happen?*

Theme 3: Substantiation and its erosion

Orientation 1: On being a ghost in the hinterland (Represented by Derek, Adam, Roger)

<p>Derek: (T1) <i>Resigning my directorship will be something sort of gone... something missing.</i></p> <p>(T2) <i>I said to my successor: 'hopefully I've handed over as best I can but you know there's 22 years of me in there'. He probably doesn't want the ghost of managing directors past sort of floating around him.</i></p> <p>(T3) <i>My work was so all consuming... it was... 95% of me and then there's only 5% left for everything else. Yeah, I was part of the DNA of that company.</i></p>	<p>Adam: (T1) <i>Long term planning at our age may be good. It may be bad. Most things are tolerable.</i></p> <p>(T2) <i>It's the other men walking in the middle of the day [...] there are all these retired people sitting about with absolutely no function at all. Whether a woman's got paid employment or not she's always got a defined role in society.</i></p> <p>(T3) <i>Men actually don't go shopping very much, they go shopping with their wives or partners... but you don't see many men... oh what's he doing out there...?</i></p>	<p>Roger: (T1) <i>I might catch a train mid-week... and you are travelling with people like you. Hang on I'm one of these.</i></p> <p>(T2) <i>These guys (work colleagues) are sharp [...] it's that sort of erm... edge that I miss, it could be sharp wit, it could be sharp thinking, something that gets you going – instead of just existing.</i></p> <p>(T3) <i>I saw people driving around: 'you look old enough to be retired' ... this is the time of day when they all come out... then they go home and disappear.</i></p>
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Orientation 2: You get to be a nobody don't you

Marcus:
(T1) *... gives me that degree of importance [...] the phone calls won't come in, the day to day management I shall lose – you get to be a nobody don't you.*
(T2) *I invited the managers over. it was DIFFERENT. I can't really explain quite what it was. It was different. I'm not sure I want to go back. I want to keep... to keep perhaps what I've got... maybe... nicely boxed.*
(T3) *Wouldn't want to go back for a gold clock actually [...] I've been in touch erm... via email, and that suits me... it's a sort of an arm's length thing.*

Theme 4: Diminishing future (Represented by all participants)			
<p>Derek: (T1) <i>I've embraced the fact that life is changing and this [retirement] is almost like the final part of that.</i></p> <p>(T2) <i>When something happens... that is old age... that'll dictate whether we can still live up here.</i></p> <p>(T3) <i>This is definitely a phase that I'm in... it's not a phase before another phase... it's not a developing phase... I think it is now what it is... to be enjoyed.</i></p>	<p>Roger: (T1) <i>Not ready to read things about old people. I mean you could actually bury yourself in Silver Surfing.</i></p> <p>(T2) <i>the big question is: how much future is there? Whilst we've got our health we've got to make the most of it.</i></p> <p>(T3) <i>There is an awareness which is probably greater now than before, that there is a limited time left.</i></p>	<p>Adam: (T1) <i>Could be struck down with sudden illnesses but these are the things which will happen. You just hope it's not you.</i></p> <p>(T2) <i>'Why don't you move into something smaller?' – I said 'I'll be in a box soon, I don't need anything smaller'.</i></p> <p>(T3) <i>So in fact you know you're not going to do it but you still think... oh well it still leaves a... a slight possibility floats back...</i></p>	<p>Bob: (T1) <i>Obviously I'm mindful of the fact that I might die before I would otherwise die so I want to get a fair amount done.</i></p> <p>(T2) <i>People didn't live to pension age or if they did they died shortly afterwards [...] you keep as fit as you can.</i></p> <p>(T3) <i>I'm getting older [...] we can hope to stay healthy for lots and lots of years, but it would be nice to stay healthy for 10, 15 years.</i></p>
<p>Tony: (T1) <i>Knee, hips, shoulder and my heel – all aching. Don't fancy ending up in a wheel chair. It's just a stage of life.</i></p> <p>(T2) <i>I've got these aches and they're only going to get worse, but it doesn't worry me. It's just a stage of life.</i></p> <p>(T3) <i>Our generation has missed all the wars... we've just had the good things. It's going to be worse for them definitely.</i></p>	<p>Charlie: (T1) <i>Up here (head) I'm feeling 25 you know, down here (knee) I'm feeling 65.</i></p> <p>(T2) <i>... the difficult bit is adjusting, and I know that I'm not going to be forever fit.</i></p> <p>(T3) <i>If time would slow down a bit. So what time you've got... fill it. Do something.</i></p>	<p>Marcus: (T1) <i>This idyllic idea of being back on the Coast – you've lost your friends, it's like uprooting a tree.</i></p> <p>(T2) <i>Time is more of the essence. It's the final chapters of the book isn't it.</i></p> <p>(T3) <i>I'm mindful of the fact that it is an ageing process. In the midst of life you're in death.</i></p>	

CHAPTER 5

“CROSSING OVER TO THE UNKNOWN” OR “MOVING ON IN A FAMILIAR WORLD”? RETIREMENT EXPECTATIONS, EXPERIENCES AND ATTITUDES: AN OVERVIEW

Before I begin a series of Chapters presenting the Themes which emerged in my analysis, I provide, in this Chapter, what I have called an Overview. This explores the perceptions of retirement in a general way, using “broad brush strokes” in contrast to the more specific and detailed Themes to follow. At Time 1 we explore overall expectations of retirement; at Time 2, the broad actual experience; and at Time 3 I have used the device of asking all my participants how the word “retirement” resonates with them in order to try to capture feelings about retirement at 15 months by indirect means, which provides data which I think would not have been captured by another “What’s it like now?” question. For in-depth work which has taken the concept of exploring feelings by indirect means much further, see Willig (2015) who utilises “object elicitation” – participants talk about the personal value and meaning of their chosen objects, thereby throwing up “unrehearsed, in-the-moment reflections” (p.418) about the subject under scrutiny.

Time-points 1 and 2 (4 months prior to, and 6 months after retirement) flow together and are presented as a sequence. Time 3 (looking discursively at the attitudes elicited by the word “retirement”) is ostensibly a somewhat separate concept, although, as referred to above, it is linked in that I believe it provides, from a distal angle, an overall indication of how this time of life is viewed.

The participants divide into two categories or, as mentioned in the previous chapter “Orientations”.

The participants divide into two: Orientation 1 (Roger, Derek and Adam), at Time 1, suppose the world of retirement to be a “hidden unknown” which lends a “mythical” atmosphere of divided worlds and momentous events; at Time 2 the “unknown” still pervades; and at Time 3 it is felt the word “retirement” is unhelpful. Orientation 2a (Bob, Charlie and Tony) at Time 1, do not have any sense of the unknown but are more likely to feel that retirement is a return to a “known” normality, which lends a pragmatic, earthy air; at Time 2 “normality” is confirmed and they are thoroughly

enjoying their retirements; and at Time 3 they are perfectly content with the word “retirement”.

Marcus, however, in Orientation 2b falls somewhat between groups – at Time 1 he feels “dilemma” rather than the unknown, but shares an anticipation of “crossing thresholds” and an atmosphere of “no turning back” with Orientation 1; at Time 2 he expresses the happy normalcy experienced by Orientation 2 and at Time 3 is ambivalent about the word “retirement”.

Orientation 1

Crossing Thresholds to the “Unknown”

(Represented by Roger, Derek, Adam)

ROGER

At our Time 1 interview Roger mentioned feeling conflicted about attending a retirement course, so I took the opportunity to hear about his expectations, hopes and fears via that information:

“If you *were* to go on some sort of retirement course what would you be looking for? What would you be hoping to get from it?”

“Erm... I would probably be thinking... hoping... or thinking that they’re going to suggest something I haven’t thought about already. So you know obviously the social aspect of retirement is an important thing. Keeping your mental faculties is going to be important, being happy there’s enough income to maintain things, erm... that’s three legs – so... is there a fourth one I’m not thinking about?”

“Which suggests that you are wondering. You’re wondering something about...”

“It’s about the unknown.”

Retirement, whether welcomed or not, often involves a “leap in the dark”, begetting a sense of potential “unsafety”, so I am struck by Roger’s “three legs or four” analogy – a three- legged stool is solid enough – it won’t topple over, but a four- legged chair is a more substantial underpropping. Alongside a sense of uncertainty,

we hear about Roger's (fairly standard) imagined priorities for retirement: social, mental and financial, but are there, he wonders, other ingredients hidden from those still this side of the divide? Notice his "*I would probably be thinking... hoping... thinking...*" indicating both that there *is* something in front of him he is sure he does not know about, and a *hope* that there is more than he is able to envisage. This is both the mystery element that exists pre-retirement, and the sense of "crossing over" to an unknown "other side".

If we imagine that this "unknown" is dispelled as soon as retirement begins, the following statement from Roger at Time 2 should disabuse us:

"... just the business of... you know... not going to work, it is a slightly un-illuminated area you're stepping into..."

The sense of uncertainty, the "peering in the *un-illuminated* dark" at the new terrain, the "not-ness" of work all indicate that in Roger's mind a "what-ness" of the retirement state has neither been revealed nor conceived of. Below, he is still speaking of "wonder", but now there is a double entendre in the Lewis Carroll mould:

"... just spending time... just looking at the wonder of it all..."

We have "*wonder*" in the "what's-going-on" sense accompanied by "*wonder*" in the glorious sense of more time to muse on a remarkable world – but a strange, new world is what it still appears to be.

At Time 3, when I ask what the word "retirement" means to him, he closes the subject down with another "not" – retirement for him is the absence of work, not something in itself:

"Not going to paid employment. That's it. A working chapter now closed. I'm now on the next chapter which is 'not working' and whatever happens, happens."

So, at 15 months into retirement, with "*and whatever happens, happens*" we are still in the world of the unknown. The description of retirement as a negative "*not working*" does indicate where the focus lies. Retirement is, in one sense, out of

vision, and in the above quotation the past and future are both there, but the present seems to have been skipped.

If work is a chapter “*closed*” and retirement a chapter with the title “*Not Working*”, it will be interesting to see in *our* next chapter how this attitude impacts on the subject of agency.

DEREK

Derek is doing his own wondering at Time 1:

“...erm I want to get into this new phase and sort of find out what it does [...] definitely my choice and whether I’m right or wrong we’ll see... well I’m stuck with it now. But it’s been very gradual because initially it was something that was only in my head, then I shared it with my wife... then the senior management... and then it came to the time when the staff working for me had to be told and you know it’s a bit like crossing thresholds... each extra threshold you cross it’s a sort of no turning back. Because there was a time when I thought... I can change my mind on all this... you know... it’s in my head. What if it doesn’t suit me?”

If there is ever a suggestion that retirement can be perfectly planned, I think this statement dispels that idea. We have more mystery: “*I want to [...] sort of find out what it does*” (not “*what I will do*”, but “*what it does*”) along with the afterthought “*What if it doesn’t suit me?*” Again we have a strange “unknown” land and getting to it involves “*crossing thresholds*” emphasised by the all-or-nothing “*no turning back*” and the “*What if it doesn’t suit me?*” Images of Greek and Biblical myths fill my head, Persephone into the underworld, Lot’s wife being turned into a pillar of salt if she looks back. There is a real sense of the “danger”, not just of the change but of the possibility of making the wrong choice – retirement is not like changing jobs, it brings high stakes into play.

At Time 2 he has still not “arrived” at certain knowledge of what retirement means:

“... the ball’s in the air and I’ve just got to make the change complete. I feel as if I’m on a journey at the moment, which I’ve started and haven’t yet

completed in terms of knowing exactly who I am and what my needs are and feeling really comfortable with it.”

If it is enjoyable for Roger to be in a certain amount of “wonder”, for Derek there is a desire for “completion”, for clarity of position, indeed for knowing “*who I am*”. He wants a destination not a journey. I wonder if this is one of the false promises of retirement stemming from its rigid psychological demarcation. After all, life never stops moving and changing – it does not “arrive” or become fixed whatever the employment or retirement status, but his words do speak to the habit-forming anomaly which work undoubtedly is, providing a sense of security and certainty which may, in itself be an illusion. He continues:

“If you said to me: would you like to go back... you know... would you like to actually reverse that decision, I would say no. I quite definitely don’t want to go back. I have had one or two offers of... you know... sort of consultancy work... erm... and I’ve thought about that, and then I’ve thought: well no... this isn’t the reason erm... I don’t need the money, so it wouldn’t be for that... erm... I’ve decided... you know... that this is a change I’m going to make [...] of course... you feel... erm... (small sigh) flattered in a way, you know when it comes to you and you know... that flattery can very soon turn you into perhaps doing something that you don’t want to do.”

Derek does not want to return to any sort of work, but what *is* happening in the here and now? The new “space” has not been filled, so no wonder there is a temptation to go back to the known. “*This is a change I’m going to make*” he insists, reminding us that he is still “*on a journey*”.

At Time 3, when I ask about his attitude to the word “retirement”, he ignores it and begins to focus on what he finds acceptable:

“Senior’s alright. I don’t like erm... I noticed it in the local fish shop... OAP portion half price... I thought: no I’m not having that... I’m not going down that road. So there’s a kind of old fashioned terminology which has the word ‘age’ in it somewhere or ‘old’ or ‘pensioner’ – pensioner’s not a positive word somehow... erm... so people invent words like ‘free-styler’ don’t they... it’s an alternative to being a pensioner isn’t it, basically you’ve given up your

responsibility – you’re not working – you’re free to do... I heard it in a discussion on TV about this subject a while ago and it resonated with me... I thought what a positive word that is – ‘freestyler’ rather than a pensioner or an OAP.”

So the important message from Derek is that anything which suggests ageing is unacceptable, and “pensioner” which has echoes of helplessness and dependency is also distasteful. This is our first introduction to the (often unwelcome) association between retirement and ageing. “Freestyler” implies freedom from responsibility, but importantly, independence and autonomy. The word itself has pointed implications for agency and identity – and it will be remembered, Derek expressed a need to know “*who I am*”.

ADAM

Adam’s angle is somewhat ambivalent – he appears to “know” how things will be, but at the same time there is a strong underlying sense of “*unknow-ing*”:

“It’ll be me being stuck at home while Mary’s at work [...] It’s not an ideal situation because you... because you can’t really build up much of a... much of a general routine for yourself if it’s always dependent on somebody else coming back in from work all the time [...] it just means that anything you do for the next year or so while she’s working is likely to change afterwards.”

This is a man searching for a long-term “*general routine*”, a routine which he imagines will be impossible to find (“*unknown*”) until his wife also retires in a few years’ time. In his search for settlement, he seems, paradoxically, self-destined for a limbo land and, focussed as he is on what he thinks are certainties – “*it’ll be me being stuck at home*” (which is a telling phrase in itself about retirement expectations) and “*always dependent on somebody else coming back in from work*” the “*known*” must wait. There is one thing further – notice the “*being*” in “*being stuck*” which renders this verb transitive).

At Time 2 I ask him:

“How’s it been?”

“It’s (long pause)... I suppose... I’m a bit surprised. I’ve found it slightly more of a... erm... er... an emotional/psychological change than I’d expected... possibly I’d expected it to be more (sigh) more... strenuous... maybe I didn’t... maybe my expectations... yes... a bit disconcerting... it IS a matter of expectations isn’t it... I hadn’t tried to analyse it before...”

“Can you remember what your expectations were?”

“I think I expected it to be more like a considerably extended weekend – well the thing is you always know when a weekend’s going to finish but... even when you go on holiday you know when the holiday’s going to finish.”

So again, for Adam there are a “known” and an “unknown” emerging simultaneously. He looks back on his earlier expectations and acknowledges that he had not taken on board that retirement is unending (in the integrated emotional sense – cognitively of course he knows). There is a paradox – he expected retirement to be more “strenuous” yet also imagined it as an extended weekend. The lack of “strenuousness” suggests slackness, something un-stretched (hence disconcerting) and the lack of boundaries around the “weekend” or “holiday” indicates an awareness of structural absence, which leaves a question mark as to how he goes forward.

At Time 3 I put the word “retirement” question to him:

“You know you see an older person and you don’t know... there’s no distinction – you can’t say... they might have been a headmistress or a consultant surgeon or a chief inspector or a road sweeper and again it’s... again everyone gets lumped together and it’s just you know certain jobs have more social... have more status than others, so once you retire you lose whatever status you did have through your work, so you become just ‘retired’[...] I mean if you go down to the gym there are people of my age doing two miles on the treadmill and lifting weights and doing that sort of thing and then there’s some of the ladies who go on the bus who find a great deal of difficulty getting up the steps... so there’s a long spectrum of different sorts of people. I mean in a way... I mean you wouldn’t... it’s like sort of talking about everyone under twenty lumped together – you’ve got to get... it

means you've got to get toddlers and university students into the same categories."

It is the amorphous nature of the non-working position, given a spurious collective reality by this label "retirement" which bothers Adam. *"There's no distinction"* may refer to a levelling of status, a disregard for differences, but it also appears to obliterate individuality.

Orientation 2a

Returning to a "known" life

(Represented by Bob, Charlie, Tony)

For these participants, the transition does not contain either the unknown or the threshold crossing and therefore occupies a more "mundane" place in consciousness. The commonality is that, in all three cases, there is a sense of "real life" having been "interrupted" and of retirement as an opportunity to "get back to it."

BOB

Here is Bob at Time 1:

"I want to take up cycling again – used to cycle a lot when I was young – a heck of a lot – not east where it's flat but west where it's up and down – and I want to get back into that.... a lot more walking [...] lots and lots of reading I want to catch up on [...] I've got piles of books at home. I don't anticipate getting bored."

Bob had talked to me a good deal about the cycling he enjoyed with friends as a child – it was an escape from the strictures of his over-crowded working-class family life. His vision of the future is a full and familiar one – there is no intimation of slow or mysterious discovery of the new and the strange, just sight of a return to the freedom of childhood. And yet sometimes it is the anticipation and the planning which is more salient than the actuality – I asked Bob at Time 2:

"One of the things you wanted to do was get back on the bike again. Has that happened at all?"

Untroubled that his cycling is still a thing of the future, he replies:

“Not yet. The wife still won’t let me buy one but summer’s coming and I think I’m going to have another bash. I’d love to get back to cycling. I mean I live in an area where some people mightn’t call it ideal cycling with all its hills...”

“But you like the hills don’t you?”

“Yes... I’m trying to reorganize the garage... it’s definitely still on the agenda [...] I’ll get a bit more walking done...”

Bob may not have re-captured his dream of boyhood cycling, but, as we will see in following themes he is never lost for things to do. I ask him:

“So is this how you guessed it would be?”

“No. I expected to be sitting around twiddling my thumbs and not know what to do.”

At Time 1, this was not how he said he anticipated retirement, but it is now his *memory* of what he thought back then – a reminder of the complicated temporal dimension which often reveals itself in qualitative research. Perceptions of past perceptions change. The fact that he has not taken up the much-vaunted cycling, too, does not change his *attitude* about the “known” or “unknown” feelings of retirement, despite the material outcome.

At Time 3 when I ask him about his attitude to the “word”, he points out succinctly that one is only retiring from work and not from life:

“I’m happy with the word... ‘retirement’... retired from full time work... but just because you retire from one thing, doesn’t mean your whole life grinds to a halt. I’ve seen it happen before with my wife’s father [...] he retired at 63 and died shortly afterwards and I think a lot of people did.”

Bob seems to be suggesting that if the word “retirement” is internally misunderstood, it can cause a “giving up” all round, including of life itself.

CHARLIE

Charlie too, is pragmatic. At Time 1 he says:

“If that doesn’t go erm... as I plan erm... what I’ve decided with Jacky, my wife is that she’s quite happy if I get a driving job or something like that, just driving [...] so long as it doesn’t interfere with my golf I don’t mind [...] No. Well planned [...] and my wife er... she’s continuing working so I’ve got that side of it as well, I’ve got the house work to do, I’ve also got the cooking ’cos I enjoy cooking. Oh yeah I’ve got plenty to do.”

I note the contrast between Adam’s dependence *“on somebody else coming back in from work all the time”* and Charlie’s view that life with a working wife will be no less a *“real life”*. He isn’t worrying about his decision – he has a simple back-up plan. It is a down-to-earth approach.

Here he is, at Time 2 on the reality of retirement:

“One of the best moves I ever made [...] doing what I want when I want. You know if I get up in the morning and I want to go somewhere, I just jump on a bus and go. If I want to go playing golf, I get my golf clubs in the car and I go playing golf. I wake up in the morning... I never have a lie in – I don’t want to... there’s a lot to do and a lot to see.”

“So are there any downsides?”

“Absolutely not.”

For Charlie the return of his lost sense of humour was the gift of retirement. He told me with pleasure and obvious relief of its re-emergence:

“And one thing I’m finding out – I didn’t think I’d ever get it back again – but without trying, I’m beginning to become funny again. I thought I’d lost it. You know I lost it for a while.”

So here again, we are seeing the *“return”* to a pre-work way-of-being-in-the-world. At Time 3 he tells me he doesn’t mind the *“word”*:

“‘Retired’ is a decent word”

but:

“you’ve got to look at it as a new life... a new beginning... it’s no good looking at it as something coming to an end... you’ve got to look to what’s in front of you now”

TONY

Tony also wants to return to an early dream – namely, a life-long ambition to retire:

“I’ve noticed in the last few years... I’ve... thinking: ‘come on retirement, get closer and closer and closer’ and now I’ve only got... I think about 40 working days to go (laughter). I’ve been looking forward to my retirement since I was 16... when I started work. When I was 16 I said that erm... I want to retire at 20, and every year I’ve said all the way through that I want to retire at the next round year. So I did... as I said I retired at 55 but my wife wouldn’t have it.”

So Tony worked at an undemanding job for another ten years with one day off a week.

“How do you think you will be... when it’s full time? When it’s seven days a week?”

“I shall love it... I know I’ll be ok”

He has “lived retirement” in his head so long, it feels like a return to something familiar. (It is important to point out that Tony is not a man who did not enjoy his work - *“My work was my life I think. My wife said: ‘you enjoy work more... you know... than anything else’”* – this could be paradox, something we will become very familiar with as we go on, or total consistency, in that Tony naturally enjoys whatever he is engaged in.

I greet Tony at Time 2 with:

“So we met 10 months ago. How have you been?”

And he echoes Charlie’s exuberance with:

“Lovely. I enjoy every minute of it. Every minute of it. Just getting up in the

morning and thinking 'I can do what I like. Yesterday I thought I was going to do this but I can't be bothered today – I'll do it tomorrow.' Just that... freedom of thought [...] Today... this week... my major project is getting down to the dump with some rubbish. I thought 'I'll do it tomorrow'" (laughter).

And for him, of course, “retirement” is an extremely positive word!

“No, I've never even thought about it. It's just a word I accept: 'retirement'. I've known it all through my life and I was 20... or under 20 and I thought maybe I'll retire at 25 if I win the football pools. Each year... 30, 40, 50, 60 I thought about it and then obviously by the time I was in my 50s I knew when I was going to retire and that was it. I thought I knew when I was going to retire but eventually it was 65.”

“So retirement itself is such a positive thing for you that the word is fine...”

“Yeah. Doesn't mean a thing [...] oh yes. I'll tell them I'm retired. If they say do you work – I'll tell them I'm retired. I'm proud of it yes.”

Orientation 2b

“I just wonder what all the fuss was about”

(Represented by Marcus)

At Time 1 Marcus tells me:

“... you learn don't you through the years [...] and all these things go into the melting pot I think to make you a better... person. And I probably feel now... I think probably now I've reached... pretty... a peak [...] I'm good for years yet, I could carry on, and that's why I made the comment to you about 65 being artificial. Because I think it is. And yet [...] there are stresses, you feel that pressure and you feel as though it's perhaps taking more of a toll on you now than it used to – you can't just wash it off like that [...] I think once you've gone, I think you've gone. And I think if you let go of the reins then you've got to sort of... right... you know... a bit... it might sound a little bit chopping blockified but I think... I think that's... that's the... that's the case.”

So Marcus' retirement is glimpsed through ambivalence about whether he should stay and use his considerable experience and learned expertise, or whether it is time to take the "pressure" off. His reference to the "all-or-nothing", expressed in "*if you let go of the reins*" could have justified him being placed with the first trend – there is a sense of retirement decisions being, in a sense, terminal – not something you can try out and see if you like it once you've explored the unknown – the more testing because this is a man who feels he has "*reached... a peak*". However, there is no sense of the unknown in Marcus' data, as he is more focussed on retirement's suddenness. He says "*it might sound a little bit chopping blockified*", a reminder that whilst there are those who can "phase out" their working lives via reduced hours or consultancies, there are many who, for multifarious reasons, do not have that opportunity. In Marcus' mind this leaves an image of the chopping block or "sudden death" an idea reiterated in the following statement where work is associated with life itself:

"I think work promotes life to some extent [...] so it's... ever so difficult."

However, Marcus also looks forward:

"It would be nice to join the health club again... take the house maintenance back."

Just as with Bob, Charlie and Tony, he uses "return" words – "*again*" and "*back*".

At Time 2 he confides in me – he had a 'trick' to make sure he *did* retire:

"I think booking Australia was finite... it was... well we've booked it – you don't go to Australia and have the holiday of a lifetime and then go back to work [...] yeah, it was part of the mix... you know the sand, the cement and that sort of stuff... and Australia was part of the retirement mix... yes it was a retirement tool... it was a lovely holiday, but I knew deep down that was part of the mix."

So Australia acted as both a "*mix*" (made up of sand and cement - solidifying material providing a stable, immovable platform from which to continue his existence); and a "*tool*" (you don't return to work after such a holiday) to counteract the pull of the familiarity and "safety" inherent in work. Yet when I ask him how

retirement has been I receive, as with the other representatives of Trend 2, undiluted positivity:

“I’ve been really well and... in fact it’s been brilliant – I’m just having such a wonderful time and erm... I’ve got to be a little bit careful sort of... with my exuberance because I don’t want to start turning people off but it has been SO good [...] I loved my job, wasn’t keen on retiring, didn’t like the thought of it, was getting a bit you know... tetchy about it all, and by heck I just wonder what all the fuss was about. It’s wonderful”

Reality has dispelled fears and uncertainties, but is there a clue as to society’s expectations (at least in Marcus’ perception) in *“I’ve got to be a little bit careful [...] I don’t want to start turning people off”*? Are the retired required to be discreet about their enjoyment? With the over 65s being increasingly seen as the “lucky” generation, whose pensions are protected and whose valuable homes are blocking the market, this is something we will return to.

On the word “retirement” at Time 3 he says:

“I’m sure there’s a better one... because it’s not retirement, it’s moving into another phase of your life. And retirement sounds final doesn’t it. And it isn’t. It’s another step... you know, you leave school, you start work, you leave work, you know you start... another plan. I think in a way once you start thinking about retirement as retirement I think that’s a downward spiral. I mean there I am cycling down the front thinking I’m 67 and I’m having the time of my life.”

“Can you think of any other phrase - don't worry if you can't...”

“The only one that... 'moving on' comes immediately to mind.”

It is interesting that Marcus has done just that – “moved on” from an uncertain dilemma to a full-bodied enjoyment of his retirement.

DISCUSSION

“One is never afraid of the unknown; one is afraid of the known coming to an end.” – Krishnamurti, 1964

I now introduce some participant-combined charts showing different trends at each Time point:

Orientation 1

(Represented by Roger, Derek and Adam)

Figure 5.1 Trend 1 (Overview)

Time 1	For these three participants there is a sense of venturing into the unknown, best encapsulated by Roger’s: <i>“that’s three legs – so... is there a fourth one I’m not thinking about? It’s about the unknown.”</i> This is accompanied by an atmosphere of uncertainty about a future which does not include the possibility of turning back, and is experienced as somewhat threatening
Time 2	Actual experience of retirement does not appear to have illuminated the unknown. In other words, there is still a pervading feeling that this unknown is an inherently ongoing part of retirement which (at least temporarily) erodes identity, as in Derek’s: <i>“I feel as if I’m on a journey at the moment, which I’ve started and haven’t yet completed in terms of knowing exactly who I am”</i>
Time 3	For all three, the word “retirement” does not have positive connotations, as in Adam’s: <i>“once you retire you lose whatever status you did have through your work, so you become just ‘retired’”</i>

Orientation 2a

(Represented by Bob, Tony and Charlie)

Figure 5.2 Orientation 2a (Overview)

Time 1	For this group of three men there is a forward positive focus on retirement, which is based on a sense that they are returning to a familiar past, as in Bob's: <i>"I want to take up cycling again – used to cycle a lot when I was young... lots and lots of reading I want to catch up on... I don't anticipate getting bored"</i> .
Time 2	There is the continuation of the very positive attitude towards retirement in its reality, represented in Tony's almost ecstatic: <i>"Lovely. I enjoy every minute of it. Every minute of it. Just getting up in the morning and thinking 'I can do what I like'."</i>
Time 3	This group remember that the word "retirement" applies to work not life (Bob: <i>"just because you retire from one thing, doesn't mean your whole life grinds to a halt"</i>), and carries very positive connotations, represented by Charlie's: <i>"'Retired' is a decent word [...] you've got to look at it as a new life... a new beginning."</i>

Orientation 2b

(Represented by Marcus)

Figure 5.3 Orientation 2b (Overview)

Time 1	Marcus' is ambivalent about retiring: <i>"I'm good for years yet. It might sound a little bit chopping blockified"</i> .
Time 2	He now shares Trend 2a's extremely positive enjoyment of the reality <i>"I've got to be a little bit careful sort of... with my exuberance because I don't want to start turning people off but it has been SO good."</i>
Time 3	Marcus is cautious about the word: <i>"Retirement sounds final doesn't it, and it isn't."</i> However he says: <i>"There I am cycling down the front thinking I'm 67 and I'm having the time of my life"</i> .

In Chapter 4 I introduced Hermanovicz's (2013) paper on qualitative longitudinal research (QLR) in which we were shown the usefulness of a "characterization of across-time experience" and "sub-group differentiation". So below I present such a chart for my Overview:

Figure 5.4 Summary of All Orientations (Overview)

Orientation 1	Consistent. There is caution, uncertainty and it feels like a big change. The word "retirement" has negative connotations.
Orientation 2a	Consistent. Retirement is viewed as a return to a previously known life. Expectations are fulfilled, retirement is good – the word is good.
Orientation 2b	Change. Ambivalence about retiring. There is a realization that fears are unfounded but that retirement probably deserves a better word to describe it.

The first questions I feel impelled to address are: 1) why do some participants (those representing Orientation 1) still inhabit "unknown-ness" at Time 2; and 2) why is there not the same atmosphere of the unknown in those in the Orientation 2 category? I will explore what the unknown might mean for retiring and retired

people by referring to Carleton's (2016) work and to Yalom's (1980) question about the "not yet", and to a paper concerned with "attitudes" within retirement from Newman, Jeon & Hulin (2013). I will also examine the fact that in Orientations 1 and 2a we are in the world of Hermanovicz's constancies and consistencies (participants do not much change from Time 1 to Time 3) but in Orientation 2b we have a shifting attitude between Times 1 and 2, and Times 2 and 3; so I propose to look at some discursive literature to illuminate this discrepancy, which lies in the attitude to the word "retirement".

The unknown and the known

As the title hypothesises, Carleton's (2016) "Fear of the unknown: One fear to rule them all?" poses the possibility that the unknown is the basis of all fears. I am aware that my participants could hardly be described as expressing *fear* of the unknown so much as a cautious concern, however the unknown is pervasive in the data, throwing up many meaning possibilities, and since there is very little literature concerned with it, I feel it legitimate to borrow from the anxiety literature in order to explore: 1) what the unknown is; 2) how individuals respond to it; and 3) why.

Carleton points out that there are theorists who argue that unequivocal evidence for any fear as unlearned is impossible (e.g. Muris et al, 2002), but that Mineka & Ohman (2002) argue for "nearly innate fears"; and "still others" (including Carleton himself in an earlier 2016 paper) "argue that models of emotion and anxiety explicitly posit at least one category of stimuli, the unknown, as innately facilitating a fear response" (p.7). He points out that broad theoretical congruence across psychological disciplines suggests that unknowns are inherently appraised as aversive, and I am keen to hear why this might be; but despite the psychological positioning, his papers do not venture beyond the evolutionary or biological boundaries to find further explanations. That is left to the existential literature: "The 'not yet' influences our behaviour in many formidable ways. Within one, at both conscious and unconscious levels, there is a sense of purpose, an idealized self, a series of goals for which one strives, an awareness of destiny and ultimate death" (Yalom, 1980 p.346). I will return to Yalom's 'not yet' but for now I will pursue the question as to why the second group does not demonstrate the same attitude to the unknown as Trend 1 does, or even perceive retirement as unknown? I described their

approach as “earthy” and pragmatic during the analysis, and their attitude to work as something which impeded certain pleasures and freedoms as much as being a financial and “hustle-and-bustle” provider. Furthermore, retirement does not seem to be “out of vision” and therefore a “mystery” as it is for the first group. It is filled with concrete pictures of bicycles, books, vehicles and even fantasized idleness: “*I want to take up cycling again... lots and lots of reading I want to catch up on*” (Bob); and “*If that doesn’t go as I plan... what I’ve decided with Jacky, is that she’s quite happy if I get a driving job or something*” (Charlie), Tony’s “*‘come on retirement, get closer and closer and closer’ I’ve been looking forward to my retirement since I was 16*” suggests that retirement has been mentally envisaged almost to the point of reality; and Marcus’ “*It would be nice to join the health club again... take the house maintenance back*” appears to be the concrete materiality which makes it feel real and “safe”.

So what of the other group, who not only view retirement as unknown, but *stay* in that unknown for at least 10 months?

Attitude

The answer to the first question might be a matter of *attitude*. Yalom does remind us: “our behavioural trajectories are influenced not only by the nature and the direction of the original push and the nature of the goal that beckons, but also by all the current field forces operating upon them” (p.346). So what might these field forces be?

For a moment let us consider the possibility that the unknown represents a form of unsure ambivalence – so instead of “I’m not sure what is going on here” we can substitute “I haven’t decided how I feel about what is going on”. This is something that has been addressed in a Chapter concerned with “Retirement Attitudes” (Newman, Jeon & Hulin, 2013). The authors explore *attitudes towards* (my italics to stress that the following list are concerned with attitudes and not facts): (a) roles in retirement; (b) role transition decisions; (c) other retirees (including stereotypes about retired persons); (d) expectations and beliefs about what retirement will be like; (e) retirement desires; (f) behavioural intentions; (g) planning preparation activities; (h) retirement efficacy or perceived control; and (i) entitlement (the belief that a person who works hard does or does not deserve to retire). These are all placed as “before retirement attitudes” but as we have seen the unknown or ambivalence of

attitude continues for some retirees on into retirement. Newman et al (2013) ask where ambivalence comes from. Their answer includes the following: “individuals who have chronic concerns about making errors tend to be more ambivalent” (p.243) – and in the first group we will remember, “no turning back” or fear of making a mistake looms large (Derek: “*each extra threshold you cross it’s a sort of no turning back*” and “*what if it doesn’t suit me?*”; Roger: “*it is a slightly un-illuminated area you’re stepping into*”). Newman et al also point out that ambivalence might have roots in the conflicting value systems that an individual may hold simultaneously, and say that yet another theoretical viewpoint (Petty, Tormala, Brinol & Jarvis, 2006) places emphasis on the role of “attitude change over time” as belonging to ambivalence (Derek: “*I feel as if I’m on a journey at the moment, which I’ve started and haven’t yet completed in terms of knowing exactly who I am*”). This is specified in the PAST model (Past Attitudes are Still There) of attitude change over time, which asserts that when previous attitudes are no longer appropriate, the rejected attitude does not evaporate, but remains in place with a different label (“wrong idea”). The prior attitude to retirement will influence the new attitude and the transition may feel like ambivalence.

I think it is significant that Marcus (representing Trend 2b) could almost have been placed in the first group at both Times 1 and 3 when he expressed his ambivalence about leaving work and his less than positive attitude to the word “retirement”, but not at Time 2 when he was enjoying his retirement enormously, because, if this were replicated in a large sample, it would indicate that it is not the *actual experience* of retirement which gives the word negative or positive meaning, but the long-held *expectations* an individual has of retirement, which are no doubt sometimes capable of looping back into the current retirement experience itself.

Etymology and social constructionism

Etymology may enlighten here: “retirement” from “retirer” means “to draw back” – the word’s very root is about withdrawal. Already, therefore we have consistency with Marcus’ complaint about the word: “*it’s not retirement, it’s moving into another phase of your life. And retirement sounds final [...] once you start thinking about retirement as retirement I think that’s a downward spiral*”. The OED’s first definition is simple enough: “Leave your job and stop working, especially because

you have reached a particular age”; the second is: “withdraw from a race or match because of injury” and another is: “go to bed.” Then there is also a definition of the word “retiring” which is: “avoiding other people; shy.” So the last three definitions are concerned with injury, unconsciousness and avoidance. Of course, it could be argued that these definitions are applied to other meanings of the word, but I think it is significant that these nuances attach to the word “retirement”.

Social constructionists argue that “things” become available to us through language as a way of structuring our experience. Burr (2003) has this: “Words, sentences [...] change their meaning over time, from context to context and from person to person. Meaning is always contestable [...] ‘up for grabs’” (p.54) so in light of this, might one wonder whether the word “retirement” is out-dated? – 25 years ago, in their study of life after work, Young and Schuller (1991) were asking the same question, and favouring “third-age”, which whilst widely used and understood, has not superseded “retirement”. Burr also describes the evolution of the *adjective* “homosexual” (something a person does) to the *noun*, a “homosexual” (the “creation” of a certain kind of person). “Retiree” or “the retired” follow this rule. This is reminiscent of Green (1993), (discussed in Chapter 3), who has written on gerontology through the lens of “constitutive realism”, suggesting that by naming older adults as “the aged” a “master category” has been formed and the purpose of a master category is to “bound, organize, authorize and collect topics into a single frame-work” (p.xii). This is all brought about by placing that innocent looking “the” in front of “aged” thereby creating a category (again, he could have said “the” retired). We may also recall that Guillemard (1983) suggests that old age itself, as a concept, has only come about because of retirement: “By redefining the limits and content of this last stage of life, the extension of retirement conferred a homogeneous dimension on old age” whereas it previously presented “the extremely varied traits” (p.78) of family heritage – remember Adam’s heartfelt: “*You see an older person and you don’t know... there’s no distinction... they might have been a headmistress or a consultant surgeon or a chief inspector or a road sweeper and again it’s... again everyone gets lumped together [...] so you become just ‘retired’*”. We can also note Derek’s distaste for “old aged pensioner” in this context – all relating to the word “retirement”.

Collapsing Time

Finally, I said I would return to Yalom's: "The 'not yet' influences our behaviour in many formidable ways. Within one, at both conscious and unconscious levels, there is a sense of purpose, an idealized self, a series of goals for which one strives, an awareness of destiny and ultimate death" (1980 p.346). So we are looking at what is *underneath* concerns about the *unknown*; and why attitudes to change and to retirement are "loaded". I begin to offer the idea that the experience of retirement, at any given point in time has within it many temporal dimensions – there is an "attitude" long-held from the past, a present which may be confusing and many layers of future.

Here is Merleau-Ponty on this subject – I present a somewhat long quotation because there was nothing I felt able to omit to illustrate phenomenological temporality and its importance in terms of the experience of retirement:

"The present still holds onto the immediate past without positing it as an object" (in other words the past is not separate, it is part of the current experience) *"and since the immediate past similarly holds its immediate predecessor, past time is wholly collected up and grasped in the present. The same is true of the imminent future which will also have its horizon of imminence. But with my immediate past I have also the horizon of futurity which surrounded it, and thus I have my actual present seen as the future of that past. With the imminent future, I have the horizon of the past which will surround it, and therefore my actual present as the past of that future. Thus through the double horizon of retention and protention"* (anticipation of the next moment) *"my present may cease to be a factual present quickly carried away and abolished by the flow of duration, and become a fixed and identifiable point in objective time"* (Merleau-Ponty, 1962 p.80).

The Overview has thrown up three concepts of retirement which do not appear in the extant retirement literature: 1) the notion that the unknown is not only something which is often naturally felt prior to retirement, but which can continue into the retirement experience for a long time, and may have implications for decision making, or finding "ways to be" in retirement; 2) the importance of attitudes (such as fear of making a mistake) for ambivalence; and 3) the need for analysis of how the

word “retirement” itself may have implications for adjustment. All three concepts are illuminated by a discussion of phenomenological collapsing time.

The next four chapters introduce more specific Themes, each followed by individual Discussions.

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CHAPTER 6

THEME 1

THE PERCEPTION OF THE IMPORTANCE OF AGENCY IN THE RETIREMENT PROCESS

The OED defines “agency” in this context simply as: “the action or intervention of someone or something” and as this chapter is about agency (in psychological terms “internal locus of control”, in Existential terms “responsibility”) the overall focus will be on autonomy, choice and “the ability to make a difference” throughout the three Time points. However, in presenting my first three participants who feel they *lack* agency, the focus will fall on a sense of personal redundancy and exclusion. I will then present one participant who experiences *having* agency but who is also *occupied* with its importance; then two participants who feel they *have* agency, but who share a complex and ambivalent relationship with it. Finally, I will comment on the impact of these three positions on the retirement transition and adjustment.

It is worth, at the outset drawing close attention to the title of this theme and to the purposeful use of the words “*perception of*” and “*importance of*” as opposed to simply “*agency*”. The crucial thrust of my study is in the privileging of *experience* over external objective judgment, however, in this particular theme, unless this point is carefully noted, confusion will undoubtedly arise, as the experiences of the participants and the perceptions of the reader may not match. One participant (Adam) is not represented in this theme, since agency was not a subject I specifically enquired about – it was a theme that emerged organically, and Adam, neither directly nor obliquely referred to it.

None of my participants had *officially* been made redundant. All had retired voluntarily, even if the conditions of their departure (future possibilities of part-time employment, option of an extra year or two, or connectedness with their old place of work) were not entirely to their liking; and all were at, close to, or just past full retirement age. It will be seen, however, that in some individual cases, the phrase “voluntary retirement” will need some analysis, given the subtle (and not so subtle) societal or institutional pressures sometimes brought to bear. We begin with those

who feel an intense absence of agency, and we are immediately presented with an interwoven “double helix”:

Orientation 1a

Exclusion = redundancy and redundancy = exclusion

(The word “redundancy” in this context, is used in the personal – as in “feeling redundant” – not the occupational, sense).

(Represented by Roger and Bob)

ROGER

It would be easy to assume, whilst reading some of Roger’s data, that he is undergoing compulsory retirement, but he is an exemplar of the fact that even voluntary retirement can feel like redundancy – a paradox, since he had definitely *not* enjoyed his last job, had had many struggles throughout his career and told me he was looking forward to the freedom of retirement. Whilst still at work he tells me:

“It’s got to the stage now, I think, but nobody’s said anything, where I’m slightly to one side... in fact I’m being put a bit in the long grass [...] the people put... ring fence you... well he can’t do that because he’s going to be 65 next [...] I think you just get parked. You’re out of the equation and that’s where you are. You know, when I was 40 I was doing what they’re doing. I was parking people...”

Roger’s above statement contains five powerful images: being “*slightly to one side*” (a de-centring, but it’s unspoken - “*nobody’s said anything*” - suggesting a subtle, uncomfortable ostracism); “*put in the long grass*” (ageing, useless); “*ring-fenced*” (a pariah, untouchable); “*parked*” (discarded, manhandled, dehumanised) and “*out of the equation*” (excluded from the inner circle – but also an “*equation*” is made up of a partnership, so the balancing act between him and work is no longer in place). His use of the definite article before “*people*” endows them with a collective identity, a certain facelessness. Before he has even left work, side-lining, rejection and invisibility, in his perception, have already begun in force. “*It’s got to the stage*” suggests inevitability, as if he knew all along it would “come to this” (an idea perhaps underpinned by his acknowledgement that when he was 40 he was “*parking*

people”). Remember that we deal in experience – it is perfectly possible that there is simply pragmatism at play when looked at from the perspective of the “perpetrators” – “he will not be here in three - four months’ time so we will not give him the work”, but for Roger it appears to feel personal. Exclusion and uselessness rub shoulders and in the background ageing is beginning to be exposed.

Roger has a yearning for agency in another area, rebuffed at work:

“They can’t accept the fact that I actually want to support somebody and contribute and mentor people...”

This is “generativity” as it appears in Erik Erikson’s classic life-stage model.

Generativity incorporates: the natural human urge to help others; the need to pass on one’s expertise to following generations; the knowledge that one’s accumulated skills and wisdoms will not be lost or squandered; and the rewards and satisfactions of so doing. It is one of the most powerful mechanisms for “making a difference” that exists - that of educating following generations out of a wellspring of accumulated wisdom, and holds a natural place in this part of the life-span.

At Time 2 Roger continues to express lack of agency:

“The whole retirement thing is something that seems to be thrust on people rather than you just move into it... and say now I’m ret... people tell you you’re retired, people tell you your retirement age, people tell you you’re going to have a bus pass, people tell you you’re going to have a senior rail card [...] it’s society telling you you’re past your best.”

He is viewing the whole process of retirement, with its prescribed age and accompanying benefits as others dictating the terms. The “*they*” have a face now – it is “*society*” who is the culprit – “*telling you you’re past your best*”, “*they*” even “*tell you your retirement age*”. The sheer number of times he uses “*tell*” or “*telling*” puts me in mind of a town crier shouting to all and sundry that it is time for this man to step down, and perhaps that is what it feels like. Retirement is “*thrust on people*” he says, and if something is thrust on you it has to be carried, it is burdensome, it is not a bundle you *chose* to pick up – I could go on. The correct course, he suggests is that “*you just move into it... and say now I’m ret...*” - that way, unmistakably, Roger calls the shots, he announces his retirement, he keeps his self-esteem. But as things

stand, there is a sense of returning to childhood where everybody else “speaks for you”. Roger is not being made redundant from work, he has no desire to continue full-time – he is expressing what *it feels like*.

At Time 3 he declares:

“I think because the law’s changed, it’s probably not quite the same now... but certainly I feel that I stopped work at a time when I could still have made a contribution [...] There’s a sort of... what’s the word... inability to think that one can make a difference any more... you think... well my opinion doesn’t really matter [...] the opinion formers are all 20 years younger.”

We are now fifteen months into retirement and yet the rhetoric is recognisable from when Roger was still at work and beginning to feel “redundant” but he is more aware than ever that *“I could still have made a contribution”* – he is just as capable, a functioning human being with much to offer, but his belief system, at this point in time, contains the idea that the *“difference”* he wishes to make requires a work environment. Something which cannot be ignored in Roger’s data is ageing. We have had reference to age at all three time-points *“he’s going to be 65 next”* (T1), *“it’s society telling you you’re past your best”* (T2) and now *“the opinion formers are all 20 years younger.”* The next generation are now the mouthpiece, diminishing still further his influence on the world he finds himself in. Despite the modern retirement rhetoric, one simply cannot ignore the inextricability of ageing (agency-defying in its inevitability) and retirement (surely ageing’s loudest herald), added to which Roger is having child-like feelings activated in that everybody *“tells you”* as if there is an unconscious fear of an approaching “second childhood”.

BOB

Being on the “wrong side” of the law by a matter of weeks, Bob is in volatile form. At Time 1, he fluctuates between telling me he is staying on part-time, and decrying the behaviour of his organisation who, according to him are trying to renege on the promise of the extra time:

“I do need a rest I think, I’ve worked solidly since I was 18 [but] I’d be prepared to sit... you know a few hours’ teaching... two days. Just keep my hand in. Up at the faculty, sitting in the bosky glades of the collegiate quad.

Suits me fine [...] I enjoy the work... grows on you these things – like a good fungus, grows on you.”

Bob’s first statement demonstrates that there is a part of him perfectly ready to (at the least) slow down. He has a wry sense of irony, dispatched with a disarming northern wit which will become apparent as we hear more about his attitude to his workplace - parasitic fungus thrives by latching on to other organisms and taking nutrients from them – it is known as “symbiotic fungus” but is not actually mutualistic because it does not give anything of value back to its host in return for sustenance! But irony is absent in the following lament:

“They’re having a clear-out [...] if they started doing that with women or ethnic minorities they’d... it would be a problem but of course for people of my age it’s relatively new legislation – nobody really cares much about it [...] I mean one assumed that I would continue part time then you see the job advertised and to add insult to injury they asked me to sit on the interview committee for your own job – like have a chat and teach your executioner how to sharpen his axe [...] I’ve been kept waiting outside rooms... standing waiting like a bad boy outside the headmaster’s office...”

Bob expresses his underlying feelings of not being “heard” in “... *people of my age [...] nobody really cares much about it*”. Although at the surface level this is about age, his reference to “*women or ethnic minorities*” appears to be an example of the “white, middle-class male” feeling disregarded because of the “he-has-always-had-it-so-good” syndrome, and attending the interview process to appoint his successor is teaching “*your executioner how to sharpen his axe*”. This has shades of Marcus’ “*chopping block*” from Theme 1 suggesting (again) Bob feels he is being killed off rather than choosing to retire, and is being asked to assist in his own demise (both personally and historically if you accept my “white male” hypothesis). There is something, also in his pronoun-switch in “*they asked me to sit on the interview committee for your own job*” – “*they asked me*” is “owned”; the distancing pronoun in “*for your own job*” suggests to me that the Bob that was the worker, the owner of that job, is slipping away. It is not the job, but the man Bob has come to know himself as, that can no longer be held onto. He also feels he has lost status and respect and is being treated like a naughty schoolboy (as in Roger’s return to a child-

like state). In compensation, he uses me, in the interview to “put the record straight” and express the sense of unfairness which is so disturbing him:

“They come to me because I’m regarded as a safe pair of hands. Other people don’t want to do it. Other people can’t cope with it. Other people make a dog’s breakfast of it. Bob’ll sort it [...] it’s so blatantly obvious that half of them don’t know what they’re doing. They’re just doing as they’re told by higher up and you know you think... they’re just functionaries... the French say a fonctionnaire – somebody who just does as they’re told... sits at a desk and writes things. These people get paid good money to make decisions. They’re not making any decisions, they’re just doing as they’re told.”

And his retaliation mirrors that treatment and sense of unfairness:

“I told one person ‘remember... the excuse of only carrying out orders went out of fashion in Nuremburg in 1945... befehl ist befehl!’”

His reference to Nuremburg is dramatic. Because of retirement he, the creative, the capable one falls prey to, and is at the mercy of those who, at the least, are paid simply to toe the line, at worst, are destroyers of humanity itself – blind eyes and paper pushing supersede. All Bob wants is a few hours’ teaching a week, but it is his powerlessness which is tormenting him (one reason I suspect, he chooses to berate others for “*only carrying out orders*”). Plaintively he reveals his retirement fantasy:

“It’s the time between now and retirement I was looking forward to... having a reasonably pleasant time... you know... friendly with everyone... a nice retirement do... erm... you know gradually winding down... clearing the desk... passing it on to other people... now to some extent I don’t give a toss.”

This mirrors Roger’s “*you (should) just move into it... and say now I’m ret...*” – in other words it is a plea for autonomy, and Bob’s reference to “*passing it on to other people*” is another example of generativity denied.

Fuelled and slighted as Bob experienced himself to be at Time 1, we should not be surprised that things hotted up at Time 2:

“It was nightmarish last year at work and it got worse [...] ‘I don’t want you, therefore we’d like you to go at the age of 65’... erm... what happened next I appealed and...” (he brings out a giant stack of correspondence which he has brought specially to show).

“Is that all the correspondence? Oh my goodness!”

“I got the union involved and they were reasonably helpful but not too... so the letter from the Head of department said ‘there’s no work here, there’s no work there’ and I said there’s work here, there’s work there and she came back and said ‘no there isn’t - I’ve checked’ [...] so I went back and said ‘there is’. I showed her the time table [...] I wanted to continue with the work. I was very happy doing what I did [...] I’ve just been damn good at what I do... persistently good for 21 years... not caused any waves... not complained or moaned and I don’t think she even knew who I was.”

One cannot help but notice an “oh-no-there-isn’t-oh-yes-there-is” childlike flavour to these exchanges, but, as already mentioned, Bob is no doubt having re-awakened childhood feelings of abandonment and helplessness stirred. Back in adulthood, invisibility - “*I don’t think she even knew who I was*” appears to be the reward for an almost life-long contribution, and this is what infuriates. Recognition, past or present might have soothed raw feelings – agency can be felt forwards and backwards and not just in the present.

For a moment at Time 3 I wondered if Bob had mellowed and had accepted his status as a retired person when he told me:

“I met one guy the other day and I was worried about him. He was my immediate line manager and he’s got this depression... on the verge of a nervous breakdown... really very stressed...”

“Do you feel quite...?”

“... glad to be out of it. Yes definitely. I didn’t at the time. I would like to have stayed but...”

However, even now, 15 months after retirement he re-opens old wounds:

“... these people have made a job for themselves where they do absolutely bugger all and they’re not the people having to apply for their own jobs [...] it’s a bit soul destroying that really [...] assuming you’ve got a soul to destroy.”

One of the results of perceived lack of agency is anger aimed outwards, so blame is apportioned; and, as for Roger so for Bob - the green, incompetent and bureaucratic (remember the people “*twenty years younger*” and the Nuremburg reference) have taken over the world, robbing the creative of agency, and this is nothing less than “*soul destroying*” with the added poignancy that Bob is partially “buying into” one aspect of his own invisibility: “*assuming you’ve got a soul to destroy*”.

Roger and Bob are both ready for a rest, and want so little extra time one must conclude that it is their *treatment*, their inability to take control and their perceived lack of opportunity for some kind of contribution which is the true cause of their disturbance.

Orientation 1b

If you remember this was a decision that I took... to retire at this time

(Represented by Derek)

Derek’s *experience* and *rhetoric* are different, since from both an “observational” and a phenomenological perspective he *does* have agency, however, he is “semi-detached” from the above group in that his *concern* with the importance of agency is, if anything, even more vehemently expressed.

At Time 1 Derek says of his retirement:

“It’s a good thing... because I’m driving it and not the company – this isn’t one of those situations where... you know... it’s crunch time... there’s got to be a thinning of heads... someone’s got to go... which I think would be a lot more disturbing.”

He tells me straight away “*I’m driving it*” – he is happily in charge of his vehicle whipping up the horses, feeling good. He then describes what he has feared, or has at least been well aware of: “*crunch time*” – a moment of truth, often dictated by

others, which can no longer be evaded, (thinking about the word *crunch*, the image speaks for itself) and he refers to “*a thinning of heads*”, which brings to mind an animal cull, all human considerations expunged.

Although realistic about agency in terms of his working life -

“... *you can't control as much as you used to do and that's just a fact of life now [...] the only way you can be truly individual is entrepreneurially now*” -

Derek is expressing an empirical world-view – it is not possible to be “*truly individual*” unless one operates as an entrepreneur who has total control in the workplace. However, he appears, in the Existential mode, to value the seeking out and finding of as much autonomy as he can muster within the limits of possibility. This is evidenced at Time 2 when he again stresses his agency to me:

“...*everything that's happened is what I planned to happen. If you remember this was a decision that I took... to retire at this time... and not one which was forced upon me by circumstance which I think must be very different.*”

I get an intense sense when reading this, of a man leaning forward in his chair earnestly, looking me in the eye, and *insisting* that I pay full attention to this declaration (although that is not, of course, how it happened in the interview). It is a very clear reprise of his Time 1 statement and one gets the impression it is as important to be able to *express* it as it is to actually have *had* the full premeditated control.

And still at Time 3 it is imperative that there is no doubt as to his autonomy:

“*I didn't have the kind of nasty shocks that some people get if suddenly their job's gone and they're... in a way... forced into retirement.*”

Look at the emotive language: “*nasty shocks*”, “*suddenly... gone*” and “*forced into*” – this latter puts me in mind of something large (the working person) being squeezed into too small a space (retirement life) indicating the difference for Derek between choice in the retirement process and coercion. The sentiment is posed as a matter of care for those who do face redundancy – but is it a matter of relief (one can almost hear the “*phew!*”) and pride that he is the agent of his own retirement? Whilst I have no reason, in Derek's case to assume he jumped before he was pushed, the

importance of agency for many retirees may precipitate a decision to be the one to call time and is another reason to be cautious about taking the word “voluntary” at face value.

Orientation 2

A diminishing need for agency

(Represented by Tony, Marcus and Charlie)

TONY

Whilst still at work Tony tells me:

“It was my choice to leave [...] I was an accidental manager (in his main long-term job). I didn’t set out in life to be a manager [...] I suddenly ended up with probably five of these teams working for me, and suddenly I’ve got twenty of these teams working for me and the whole lot. I didn’t aim for it – it happened to me.”

His first statement is unequivocal – he has full agency in terms of his retirement “*it was my choice to leave*”. Having established autonomy around his decision to *leave* work, there is ambivalence in Tony’s working attitudes. I stray into this area because it is interesting to explore (for reasons of comparison and potential attitude-in-the-world) a pre-existing work relationship with agency: he describes himself as an “*accidental*” manager; he uses the word “*suddenly*” twice, as if he opened his eyes and there were the teams he *had to* lead; he reports he “*ended up*”; and “*it happened*” to him. Whilst he “owns” his decision to retire, he does not own his trajectory at work.

Ten months later, at Time 2 Tony tells me:

“... I bumped into one of the lads from work and he said ‘I wish you’d come back... Jimmy’s always off... and so and so and so and so and he’s left and... I said ‘no I’m not coming back. Best wishes to everybody, but I’m not coming back’ [...] and I said ‘no you’ll have to cover for yourself.’”

In contrast to our earlier groups, Tony is unequivocal about his unregretful departure from work. He had mentioned elsewhere his irritation at being more responsible than

many of his co-workers in his final job, and there is satisfaction in his “*Best wishes to everybody, but I’m not coming back*” with the “*you’ll have to cover for yourself*” hinting at a past where he had felt “used” for being a good and steady worker – reaction or retaliation can of course, cause “instant” agency.

Now that Tony is safely settled in retirement (something he has longed for all his life), all is revealed and declared:

“It doesn’t interest me... being in charge... any more. Let them (the next generation) do it... I don’t feel you know... bad about it at all... I’m quite happy that they’re making the decisions. I’d like them to make the decisions. I don’t really want the hassle.”

His desire (perhaps all along, but fully recognized now) is to be able to let go of the responsibility and let others take the reins (even when managing 20 teams, his narrative was that somebody or something else was behind this) in dramatic contrast to Roger’s complaint that “*my opinion doesn’t really matter [...] the opinion formers are all 20 years younger.*” Tony has moved from: “I don’t really have any agency – it all just happened to me” but “I actually do have it when I want it” as in his choice to leave, at Time 1 to: “I really do have agency and I’m using it to stay away from work” at Time 2, to “I really don’t want (and maybe never did want) to have agency or to have to make decisions” at Time 3.

MARCUS

The above complexity is mirrored in Marcus’ Time 1 statement:

“I could go on (carry on working) so it’s... ever so difficult... it’s very mixed...”

Like Tony, Marcus had full control over his departure - *his* difficulty lay in the fact he was not sure if he *wanted* to retire. Here he is on work:

“So I always refused to be first in command. I was happy to be second, so you got a good person in... like left hand side or right hand side, and I knew I could take instructions and I knew I could be second down and it didn’t worry me [...] Obey the last command (laughing)... you know, they’re paying your wages and so that’s what you do (referring to his employers)... and that

mixture of delivering... and you know I can come in here (referring to his team)... Marcus, we've got a problem here... a problem there and I'll say we do this, this and this and off they go."

He takes control by refusing total autonomy *"I always refused to be first in command"* – a dichotomy, but one which clearly makes sense to him. With *"obey the last command"* exactly the same dichotomy is being expressed – obeying is doing what somebody else wants, but at the same time there is no sense of a lack of agency – for him obeying is *"delivering"* and is something he *chooses*. Being "sandwiched" between *"delivering"* and *"commanding"* - *"we do this, this and this and off they go"* appears to be Marcus' perfect style. So it would be fair to say that at Time 1, like Tony, Marcus "wants agency and doesn't want agency".

At Time 2 Marcus, again, like Tony, is settling comfortably into an autonomous retirement:

"I thought at one stage, a consultancy would be the bee's knees, how nice it would be, but to be honest... no. I really am happy as I am. I'm not bothered if I don't get asked by anybody to do anything... almost selfishly in a way because I've got my own new world."

There is, however, a small hint of agentic ambivalence in *"I'm not bothered if I don't get asked by anybody to do anything"*. At surface value, there is nothing to prove - he does not even need *"to be asked"* to do anything. However, in some people's vernacular *"I'm not bothered"* means "I don't want", suggesting that if he *were* to be asked he might find it difficult to refuse. Remember he has been used to *"obeying the last command"*. It appears that for both Tony and Marcus at Time 2, protecting his right to full self-governance in retirement will depend on *owning* his agency, something that at work Tony refused to do and Marcus refused to accept.

At Time 3 he tells me:

"I'm busier now with my diary than I was at work [...] it's like one thing stems from... a bit like you catch one bus - it catches the next one which catches the next one - it's a bit like that really so that's why I'm so forward thinking - I don't think about work..."

Marcus is also expressing an abandonment of agency – *“it catches the next one which catches the next one”* as if it is something which no longer need concern him, and one can feel a “benign-cycle” in *“that’s why I’m so forward thinking - I don’t think about work”* – he is forward thinking so things happen and because things happen he is forward thinking.

CHARLIE

Charlie was also forward thinking in his plans (and expectation) that he would pass on his expertise at work, but, as with Roger’s and Bob’s thwarted hopes of opportunities for generativity, so with Charlie. However he has a different way of responding to the rejection, as he tells me at Time 1:

“Erm... the first plan er... when I told them I was retiring was that my expertise er... shouldn’t be lost [...] I would work 16 hours er... no I tell a lie – it would be 15 hours a week ‘cos I’ve got to earn less than 16 hours so I keep my pension. What I was going to do was work for the next year and get this guy set up, or a girl... whoever it was... set up to take on that role [...] it’s stuff that nobody has really been involved with... so I need to pass that knowledge on to whoever...”

So Charlie’s first priority is that his expertise shouldn’t be lost: here is his opportunity to be agentic – the importance of which is expressed in his use of the word “need” in *“I need to pass that knowledge on”*. It is vital for him that: 1) *he* does not lose the opportunity to be of service; 2) a successor should *receive* “the knowledge”; and 3) the organisation should have access to this “insider-information” which has been hard-won by a single participating individual. If that goes for nothing, if it is not valued, what does it say about Charlie’s many years of accumulated service, know-how and proficiency?

There was insufficient budget to allow this to happen so I ask:

“How are you feeling about that...?”

“Disappointed.”

It is still playing on his mind at Time 2 and, as with the others, when agency is denied, it becomes a bigger issue:

“... but the experience I’ve got over the 27 years that I had, has been lost [...] a guy comes up and he assesses us every year and that was part of my job and I never got the opportunity to pass that on to anybody.”

I note the almost identical words to Bob’s: *“pass that on”*. This time he calls it *“experience”* and tellingly mentions the exact number of years he has been accumulating it. He declares that it *“has been lost”*, a phrase which, if closely focussed on in the phenomenological manner, highlights potent intersubjective effects, and a wasted opportunity for *“continuity”*. If *“experience”* is left inside one individual, it stagnates – it relies on communication and use in order not to disappear or *“coagulate”* within its possessor.

At Time 3, Charlie still refers to the lost generative role:

“Going back to that zero hours contract would have been an ideal opportunity for me to pass on what knowledge I had [...] the police... what they’ve been doing is... er... say a detective retires and he’s had 30 years... they bring him back not as a policeman but as a civilian, just to train... to me that makes sense. When I was leaving, I was thinking to myself: I’m not showing anybody... I’m not showing anybody anything here... I’m just going to leave and that’s going to be it... and I went and saw the boss and said: look you know... ‘No, no, no you’re ok... everything’s ok’ and then you leave and they suddenly come to you and say: ‘look... is there any chance of you coming in and helping you know... do you feel like helping?’ You know... and no... it’s gone...”

It is at this point that a re-assessment of what we mean by the importance of agency is necessary. Is a feeling of lack of agency simply brought about by thwarted desires? Sometimes it might appear so, but I think that is deceptive. Here, as elsewhere, we have both thwarted desire and a longing for agency in the thing sought itself. But what happens when the organization suddenly realizes it *does* need Charlie’s expertise and asks for help? Well, agency overrules. Charlie takes control and says *“no”* to the *“other”* agency – the generativity he had so wished for. He tells me lightly:

“Oh yes... nothing else in my sights now... I’m not looking to work, I’m not looking to go back to it [...] He said ‘but you’re turning down a lot of money’. I said ‘I’m quite happy with the life I’ve got now’ ... I wish I’d joined that bowling club 35 years ago. I found out I can do something really, really well. All I need to do now is just work at it. I got to 3 finals you know... I wish I’d known I could do that. And I would have done that years ago, but you will not find out anything unless you try.”

So what are we seeing here? Should Charlie be representing Trend 1? After all, Like Roger and Bob, he did not achieve what he wanted as he transitioned into retirement. However, he appears to have an agency “thermometer” which can decide how best to keep a balance. He lets his disappointment float away and that is why he belongs here with Tony and Marcus because agency, it seems is not defined by external achievement, or necessarily by getting what one wants, it is a state of mind, an attitude and often, an adaptation.

DISCUSSION

“He allowed himself to be swayed by his conviction that human beings are not born once and for all on the day their mothers give birth to them, but that life obliges them over and over again to give birth to themselves.”

— Gabriel García Márquez, *Love in the Time of Cholera*

Orientation 1a

(Represented by Roger and Bob)

Figure 6.1 Orientation1a (Theme 1)

Time 1	This orientation is concerned with participants’ assessment that they lack importance in others’ eyes due to retirement – “who I am or what I have to offer do not <i>matter</i> to others” – as in Roger’s “ <i>well he can’t do that because he’s going to be 65 next. You’re out of the equation and that’s where you are</i> ”. (The Time 1 interviews were carried out while participants were still in work - so the emphasis on “ <i>matter</i> ing” reveals feelings predominant at that time).
Time 2	Here, all express lack of <i>recognition</i> by others for who they have been, and the contribution they have made (and <i>could</i> make), as in Bob’s: “ <i>I’ve just been persistently good for 21 years... and I don’t think she even knew who I was</i> ”.
Time 3	Here is Hermanovicz’s: increase (of hopelessness); accumulation (of lack of agency); decrease (of the fight); and paradoxically also constancy, because from the point of view of frustration, nothing has changed. The men feel they are unable to <i>make a difference</i> , nor can they find opportunities to pass on their expertise (Erikson’s generativity)

Orientation 1b

(Represented by Derek)

Figure 6.2 Orientation 1b (Theme 1)

Time 1	Derek is saying: I'm lucky, I had choice and control over my exit from work. As we saw in the analysis he does indeed have agency, however his concern is with <i>being seen</i> to have agency. At each time point it is important for him to <i>express</i> his agency as in: <i>"this isn't one of those situations where... you know... it's crunch time... there's got to be a thinning of heads"</i> .
Time 2	He wants me to know: <i>"everything that's happened is what I planned to happen. If you remember this was a decision that I took... to retire at this time"</i> .
Time 3	Finally, 15 months after retirement he still seems to be saying: thank goodness! <i>"I didn't have the kind of nasty shocks that some people get if suddenly their job's gone and they're forced into retirement"</i> .

Orientation 2

(Represented by Tony, Marcus and Charlie)

Figure 6.3 Orientation 2 (Theme 1)

Time 1	For these participants, the message is: autonomy is not high on my agenda, as in Tony's: <i>"I've got twenty of these teams working for me. I didn't aim for it – it happened to me"</i> .
Time 2	At this time-point, agency is simply important for holding on to retirement. Tony says: <i>"I said 'no I'm not coming back. Best wishes to everybody but I'm not coming back'"</i> , and Marcus: <i>"I'm not bothered if I don't get asked by anybody to do anything. I've got my own new world"</i> .

Time 3	Tony's: <i>"It doesn't interest me... being in charge. I don't really want the hassle"</i> sums up the eagerness to let go of responsibility and epitomizes all participants' conception that they do not have any need to prove themselves.
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A superficial overview (Hermanovicz's "characterization of across-time experience" and "sub-group differentiation") can be represented simply as:

Figure 6.4 Summary of All Orientations (Theme 1)

Orientation 1a	Can't-ness
Orientation 1b	Can-ness – but agency matters even when one has it
Orientation 2	Agency is not a concern

Drawing on this data, there may be three important specifics underneath what I have unified as "agency" to follow up on: (1) a clarification of voluntary and involuntary retirement; (2) mattering and recognition as components of agency in retirement; and (3) the importance of generativity.

Clarification of Voluntary and Involuntary Retirement

Perhaps most importantly, in terms of our results from this theme, a substantial body of literature has found that perceived control over departure from the workforce is crucial to retirement adjustment (e.g. Henkens, van Solinge & Gallo, 2008; Leung & Earl, 2012); but as we have learned from our participants this is by no means a simple matter of voluntary versus involuntary retirement.

Ebbinghaus & Radl (2015) have explored subjective assessments of involuntary retirement across Europe and, significantly, say that objectively forced exits and subjective involuntariness do not always overlap, and they refer to involuntary retirement as a multifaceted phenomenon. They point out that many experts see the decision to retire as a free choice of leisure over work, largely induced by generous pension benefits that "pull" people out of work, whilst some older workers are

“pushed” out of work due to mandatory retirement rules, economic problems of the firm or personal health reasons. The “pull/push” perspective is, they suggest, ubiquitous. Subjective involuntariness is based on whether retirees retrospectively evaluate their retirement decisions as involuntary, measured by the wish to have worked longer. They study whether these “constrained retirements” depend on individual factors (gender, socio-demographic) or are shaped by the context. However, they state: “Even when adopting a subjective perspective, our analytical focus on this sociological study lies on the objective factors that potentially affect the individual self-assessment of involuntary retirement, and we abstain from explaining motivations with other subjective factors” (p.114). I think it is the “other subjective factors” which I have found in this theme and which do not appear to be explored elsewhere. For example, referring to my data, I would have to ask the following questions: does “retrospective” mean “I did not wish to retire”, or does it mean “I don’t like the way I feel in retirement and wish I hadn’t retired”? Does wanting “a bit more” and being denied it constitute “involuntary” retirement? Does an uncomfortable exit produce a feeling of “involuntariness”? How much is dispositional and how much circumstantial? For instance, participants representing Trend 2, who appear oblivious to any implications concerning either subjective agency or being *perceived* as having agency, seem better adjusted for it, but a distinction must be made between a lack of concern with agency per se, and a lack of concern with agency because they *have* it – and although the past histories of this group point to the former, we cannot be sure (because of “plastic memory” referred to earlier as the present influencing the way the past is perceived).

Ebbinghaus and Radl also report that in most countries more than 15% of retirees (up to 30% in Spain) perceive their retirement as involuntary even though they did not leave their last job due to disability, unemployment or other objective causes of forced exit. The authors make the suggestion that: “An alternative explanation is that people left their jobs due to ageism and saw no opportunity to continue employment elsewhere” (p.122). Perceived ageism certainly existed in Trend 1, but as far as we know, was only felt in the months immediately prior to retirement. My point is that ageism may be the *result* of impending retirement, rather than the cause, illustrated by Roger’s description of his fellow workers’ attitude towards him once his retirement was announced: “*I’m slightly to one side... in fact I’m being put a bit in*

the long grass [...] the people put... ring fence you... well he can't do that because he's going to be 65 next [...] I think you just get parked".

A paper from Calvo, Haverstick & Sass (2009) may provide potent and straightforward evidence as to why our first group is so concerned with agency. They compared the effects of perceived “cold turkey” versus gradual retirement and found no evidence of satisfaction or non-satisfaction that could be traced to the type of transition to retirement. However, what *was* enlightening was a finding that the sense of control workers had over their transition does have a significant effect, although they report many current barriers to choice – laws about retirement pensions, expectations about “normal” retirement age, and ageism (Hutchens & Papps, 2005). If the option to retire gradually were freely available, people who chose this path would be happier “*because they would be exercising greater control over the retirement process*” (p.131 my italics). It would be the control and choice in the decision which would be responsible for their happiness, and not the effect of gradual or abrupt retirement. This seems to me to provide a coherent explanation for the results from Trend 1a (dissatisfaction) and to some extent from Trend 1b (a determination that agency should be recognized), providing, in this trend, corroboration with the literature. A sense of agency does appear to be essential to well-being. Trend 2 (who claim to be unconcerned with agency) offer a decidedly more complicated position. As stated in the analysis there is something about their abandonment of agency which could, paradoxically, either be agentic in its own right, a surrender to what they perceive as inevitable, or a dispositional trait which continues into retirement. Here we may be looking at one of our first major paradoxes (I said earlier existentialists are very familiar with paradox). Are the representatives of Trend 2 exercising agency as determinedly as the first group is concerned about whether they have it or not, but in an entirely different way. Are they in the habit of liking what they have, indeed perhaps “choosing” their own attitudes, and could this be considered a resource?

Agency in the extant retirement literature tends to be viewed through the prism of “resources” – something I suspect is the result of the overwhelmingly quantitative perspective from which retirement has been viewed (it is easier to “measure” resources than the illusive sense of agency). Resources, we will remember are means or assets (material, social or psychological) that can be used to cope with a difficult

situation or to accomplish a goal (van Solinge, 2013), and according to Hobfoll's (2002) Resource Perspective, are the means by which centrally valued individual needs can be fulfilled. Muscle strength, and cognitive, motivational, financial, social and emotional resources are considered important. Two researchers who link them to retirement are: Finogenow (2013) who perceives them as being related to a sense of coherence, self-efficacy, self-esteem and optimism; and Kubicek et al (2011) who explore which resources specifically matter in retirement, finding social networks, material resources, goal directedness and mastery (of which more below) to be of primary importance, and they consider that possessing key resources is "crucial" for retirees' well-being.

Donaldson et al (2010) use the word "mastery" to describe the "degree to which someone feels they have a general sense of control over what goes on in his or her life" and as nothing less than the "key psychological resource for well-being in retirement" (p.281). It is notable that they do not perceive self-efficacy per se as agency, describing it as "the ability to perform a specific task", often reliant on persistence rather than self-belief, whereas mastery represents that all-important sense of control. Indeed, thinking of those of our participants (representing Trend 1a) arriving in retirement weighed down by feelings of "redundancy" it is interesting to note that Nalin & de Freitas Pinho Franca (2015) identified *resilience* as an aspect of mastery, which, in turn, they found to consist of both self-efficacy and locus of control. In terms of resilience, it is particularly relevant I think, that Donaldson et al (2010) reported that pre-retirement planning was not found to be related to retirement adjustment, introducing the novel idea of *post-retirement* planning, telling us it is "mediated by mastery" (p.279). My suggestion here is that resilience conveys a sense of continuous coping, whereas pre-planning might provide something less spontaneous and flexible.

So we might conceive of three concepts: agency, which provides a sense of being the initiator (the agent), but which exists "in situ" according to circumstances; self-efficacy which is associated with persistence; and mastery, which has more in common with locus of control, but which is reliant on the application of specific resources.

Mattering and Recognition

The data's disclosure of the dissatisfaction caused by perceived ill-treatment and lack of recognition in the last months at work, which reverberates into retirement, is mirrored in a very recent paper with the specific title: "The role of mattering as an overlooked key challenge in retirement planning and adjustment" (Froidvaux, Hirschi & Wang, 2016). The authors first draw our attention to "the relational theory of working" (Blustein, 2011) which places relationships at the core of working life, and focuses on how career decision-making and exploration "is shaped by relational experiences, and vice versa [...] this theory considers relationships as providers of meaning, mattering, and dignity, which is consistent with Savickas's (2005) proposal that careers are about mattering" (p.57).

According to Froidvaux et al (2016) mattering is different from self-esteem and mastery because it explicitly refers to the self-concept within the relational context (Jung, 2015) and to that part of the self that is developed in interaction with others (Flum, 2015). This is where, in Trend 1b, Derek's continuing need for others to be aware of his ability to choose his departure date is significant: "I matter" or "I mattered" even if not expressed verbally, is by definition a relational issue, and if we look at mattering in terms of each trend we see that the Trend 1a participants were all being denied something they wanted in their exit from work (message being "you don't matter to us") on top of which past contributions were going unrecognized; participants representing Trends 1b & 2, who express more satisfaction were all being asked to stay – mattering and a sense of agency become interchangeable at this point.

It is interesting that Froidvaux et al (2016) state that as far as they know, no empirical research prior to theirs has been carried out on the role of mattering in the process of retirement; and that both older workers and retirees face the question of how to feel that one still matters. The main finding of their paper is that "received and provided [by retirees to others] support contribute to increased well-being in the retirement process", and it is interesting to notice that their definition of mattering is "individual's perceptions that they make a difference in the world" (p.57) (remember Roger's "*There's a sort of... what's the word... inability to think that one can make a difference any more...*"). However, "Care", as in looking after family members

who need tending, does not deliver the sense of mattering which volunteering provides. This has two possible causes: “volunteering often takes place within a specific structure such as an association, with specific aims and goals” (Froidvaux et al, 2016, p.66), perhaps (my speculation, not theirs) resembling the “importance” of work; and Jung’s (2015) contention that although “mattering” is an interpersonal phenomenon, a person’s perceived social contribution is more salient. So immediately we can see the link between mattering and generativity, the other preoccupation of this group.

Generativity

Erik Erikson (1959, 1984) charted the whole human life-cycle (his students used to refer to his course as “from womb to tomb”) as eight different phases of what he called “ego development”, a psychoanalytic term but one which he very much associated with identity. Each phase is characterized by a basic “issue” conceptualized as a pair of alternative orientations or “attitudes” to the self, other people and life in general. The way these alternatives are resolved results in either growth or retardation of maturity. For instance, tiny infants have to contend with the concepts of “basic trust” versus “mistrust” and if “successfully” negotiated, this results in the “ego strength” of “hope”; similarly, adolescents must negotiate “identity” versus “role confusion” which if “successfully” negotiated leads to the view of oneself as a unique and integrated person. Importantly, the shift usually occurs as part of some kind of transitional crisis.

There is not space here to give all eight stages (a chart of Erikson’s Life Stages (1976) can be found by interested parties in Appendix 3), but the relevant one in the context of this theme is the seventh stage which is called “Maturity” and lies between “Young adulthood” and “Old age”, and the “issues” in conflict are “Generativity versus Stagnation” resulting, if successfully negotiated in the “ego strength” of “Care”. Erikson says “mature adults need to be needed” (1950) which leads to “Care [...] the widening concern for what has been generated by love, necessity, or accident; it overcomes the ambivalence adhering to irreversible obligation” (1964). At the end of this life period, if a person feels generativity has not been achieved: “these psychological deficiencies hinder the development of ego-integrity (life meaning and purpose) in older adulthood” (Chan & Nakamura (2015, p.25).

So I turn to a paper specifically linking retirement to Erikson's stage model (Osborne, 2009). This paper's contention is that the "crisis" of the coincidence of retirement and ageing can "trigger a recurrence of the bipolar tensions of earlier stages" (p.295) of Erikson's model. For instance, for Stage 1 (trust versus mistrust) he suggests that anxiety about trusting oneself to make the right decision often leads to procrastination of retirement plans (echoing our discussion of ambivalence in the Overview), or in contrast, to the possibility of impulsivity; and the Stage 5 (identity versus role confusion) integration of personality which was the "issue" to be resolved during adolescence, usually requires modification as a result of the impact of retirement, health issues, ageing and changing psychosocial factors. Osborne reminds us that Erikson acknowledged that identity issues faced in the early stages of life can recur, especially during mid-life and retirement, and he (Osborne) suggests a remedy – knowledge of the Eriksonian model: "Increased awareness of how one's identity has developed might better equip present and future retirees to understand and cope with the challenges to identity that are triggered by retirement. Adjustment is not so much a regression, in the Freudian sense, as it is an updating of the foundations of identity laid in prior years of the life cycle" (p.297).

So let us return to our data: "*You're out of the equation and that's where you are [...] it's society telling you you're past your best [...] inability to think that one can make a difference any more*" (Roger); "*I've just been persistently good for 21 years... and I don't think she even knew who I was*" (Bob); "*my expertise shouldn't be lost - I need to pass that knowledge on to whoever [...] I thought I'm not showing anybody... I'm not showing anybody. I'm just going to leave and that's going to be it*" (Charlie). de Medeiros (2009) highlights generativity in this context thus: "Suffering [...] includes an individual's awareness of a threat to self through death, loss of identity, or uncertainty of the meaningfulness of one's life. In response to this threat, generative acts, especially creative expressions imbued with the self, may act as a means to repair the self in crisis" (p.97). This might help illuminate our first group's frustrated needs for generativity, and provide that much needed sense of agency.

The need to pay attention to the social and relational aspects of retirement has been highlighted in this theme, something IPA is well equipped to do. Here are Larkin, Eatough & Osborn (2011) on IPA and the social world: "From Heidegger's

perspective, we are mistaken if we believe that we can occasionally *choose* to take up a relationship with the various somatic and semantic objects that make up our world – to move outwards, from some inner world – because *relatedness* is a fundamental part of our constitution [...] From this perspective, and that of IPA, the personal and the social are elided, just as the subject and object are” (p.324), which returns us to Blustein (2011) who places relationships at the core of working life, and focuses on how career decision-making and exploration “is shaped by relational experiences” which, from a phenomenological point of view hardly needs articulating.

This theme has alerted us to the ideas that: concepts of voluntary and involuntary retirement need more nuance in research; ageism may be the result and not the cause of some people’s decision to retire; pre-retirement planning may have a negative impact on the sense of agency, and that there is certainly room to expand on Donaldson et al’s (2010) idea of post-retirement planning; mattering and recognition are a large and important component of agency and could be further explored in terms of retirement, to compliment the only paper on the subject (Froidvaux, Hirschi & Wang, 2016); generativity is, as Erikson has already made clear, crucial to a sense of meaningfulness and identity at this stage of life.

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CHAPTER 7

THEME 2

FROM BUSINESS TO BUSY-NESS

I use the word “busy-ness” as a blanket term. I am not referring here to the perfectly normal times in people’s lives when they have a large amount to do and are therefore very busy. My use of “busy-ness” implies an almost compulsive need to keep, seem, or feel fully occupied and busy – often covering over or masking underlying emotions or needs. This theme is made up of two trends, one illustrating busy-ness as an attempt to replicate business, and demonstrating just how challenging “freedom” can be; and one showing that there are some people who have no need (or desire) for busy-ness in any shape or form.

Orientation 1a

Busy-ness to replicate business

(Represented by Roger, Bob)

I present two participants who wish, in their different ways to retain a “working” identity; Roger, by means of space (an office at home) and time (set hours which are *his*); and Bob by taking paid employment and travelling as he used to, for work, albeit in a reduced capacity. Both touch on the difficulty of surrendering the “breadwinner” identity.

ROGER

At Time 1 Roger tells me:

“It’s going to be interesting to see how it does work out in the sense that I think I will want to be having... MY TIME, in that when I go to the office (in his home) it’s MY TIME. So when I’m doing what I want to do... have to be doing... that’s MY TIME and it’s not social intercourse and ‘let’s have a coffee together’. It’s definitely: ‘I’m doing what I’m doing and I want to be left alone to do what I’m doing’.”

“OK. Slightly imitating going off to work...?”

“Yes. Yes. I can’t see myself sitting around in a sitting room feet in the air, reading a newspaper, just to spend the time of day, I mean I just can’t see that, and nor would Serena do that. You know... we’re not just going to sit in a room.”

So from his workplace, Roger imagines having boundaries in retirement both in space and time, which will denote serious “busy-ness” or indeed “business”, and we are reminded that there was a “mine-ness” (already mentioned as a Heideggerian concept concerning subjectivity) – an ownership of “his Time” provided by the workplace. It is something he is reluctant to let go of. I also notice the adjustment from “want to do...” to “*HAVE to be doing*” – it is almost as if the coercion itself is what makes it “important work”, whereas doing what he wants to do is trivial. There is much polarity – he goes from the work he “has” to be doing to “*we’re not just going to sit in a room*” as if there were nothing in between, and his almost “comic-strip” depiction of the man with the newspaper and the “*feet in the air*” speaks of his fear of the cliché.

At Time 2 I ask, as a general question:

“Is there a worst thing... a bad thing?”

“The thing that has er... irritated me is that without having my mind filled with significant things to be concerned about, it’s now getting filled with things that are really so insignificant...”

“Like?”

“Oh the neighbour next door or erm... who’s reading the lesson?... my son-in-law... you know I just wouldn’t have thought twice about what he’s doing in their relationship... but now it’s become from time to time... a preoccupation.”

So here is another version of a binary attitude – working life is characterized as “*my mind filled with significant things*” as opposed to things in retirement being viewed as “*insignificant*”. Some might characterize neighbours and family relationships as deeply significant, but Roger’s standpoint will not surprise us. There is more:

“By going to work I get a pay cheque because I’ve earned it, and now I’m going to have money coming in that I haven’t... earned. You know, I have, but I haven’t been out gathering... hunting and gathering for it [...] it’s like oil without machines... you know... it’s just flowing but there’s no...”

The reference to hunter-gathering points up another dimension of the busy-ness syndrome – the value and worth that bread-winning has provided, delivering a usually taken-for-granted self-esteem. This has been removed – *“Oil without machines”* which flies in the face of the work ethic, might feel like “cheating” and places one as a “receiver” rather than a provider. So his perception of his pension as “free money” cannot contribute positively to his work-based self-esteem. We may also note that the ancient term “hunter-gather” had and still has unequivocally masculine connotations, suggesting, in Roger’s case that the loss of it, might dent his masculinity.

Bearing in mind both Roger’s underlying attitude that matters of retirement are more trivial than those of work, and his tendency to think dualistically, I ask, at Time 3 how he is finding the “working life” aspects of retirement if indeed they still exist. He tells me:

“I’m absolutely tunnel vision. I just don’t want interruptions and in fact I can be quite short and abrupt if I’m interrupted when I’m focusing on something, especially if it’s office type household administration dealing with household things. I really do not want interference.”

At Time 1 Roger wanted busy-ness to imitate business – in other words he sought to continue in his identity as a worker; at Time 2 he portrayed his thoughts in retirement as *“insignificant”* when compared to the *“significance”* of his working ones, and at Time 3 although he has changed the focus to “household administration” the man-at-work is not showing many signs of diminishing.

BOB

At Time 1 Bob, in spite of his battle to be allowed to stay for a few hours’ work a week, is distracted by the excitement of what he will do with his time in “retirement”.

“I hope to expand that... not a lot... I don’t want to sort of work myself into the grave but this I could continue to do and I could do it at a cheaper rate because in the past I’ve had to do it through the organisation [...] And it’s been my little... there’s another guy who does it with me now who’s in the same situation as I am [...] he’s very, very good – I’m a practical person – between the two of us we deliver some damn good stuff.”

Bob is not simply a man who *needs* busy-ness, but one who needs that busy-ness to consist of “work” – and real work in the mould of his past career. At Time 2 he reports:

“I know everybody says this but since I’ve retired I’ve never been so busy. I’m having trouble getting things in my diary [...] since I’ve left I’ve been very, very busy [...] The pay’s not bad either... what else have I got to do? Something else... I’m trying to think... there’s so much.”

“Talking to you I don’t feel like I’m talking to a retired person at all.”

“I’m not retired. I’ve got the BUS pass. I’ve had that for 5 years anyway.”

His self-image is as a working person, and I get the impression that at least for the time being it would be damaging for Bob to relinquish it, because that would eat into the very core of his being.

At Time 3 I ask:

“Is there time to be... relaxed... in your life?”

“Definitely more relaxed. Still under some pressure but then again I enjoy pressure. I think I’m one of these people that... stress is a strange thing... you can take it or you can’t. If I hadn’t got anything to do I’d be stressed out. I think that’s really my view [...] hopefully I can still fit some of the work [...] I can probably get to a meeting with people in the south of London just as quickly from Europe as I can from here [...] I’m prepared to get up early in the morning and get back late at night...”

“So you’ve got bundles of energy.”

“I seem to have. I had plenty of energy when I was working at the institute. It’s a shame that they can’t use my talents.”

So we have our clue – is he proving something to those who dismissed his requests with so few scruples? (Although it is unlikely to be his sole motivation, that scenario would not be without precedent.) And then, the fear:

“If I’m ever reduced to watching day time television I think I’d jump off the top of a building.”

And then the solution:

“It’s nice to feel wanted anyway. It’s nice to feel someone can use your talents [...] I had an e-mail yesterday from some head hunter in London [...] I’m tempted I must confess - it will look good on the CV...”

“... it’s so fascinating that you’re still talking about good on the CV. This means somewhere in your mind you’re planning to go on...”

“You can’t stop. If you stop you die.”

“Is that what you think?”

“It’s a bit like a shark isn’t it. Once you stop moving you can’t eat and you die. You’ve got to keep moving so food goes down your throat because you need enough energy to keep moving otherwise if you stop you don’t eat and you die... seems to be the logic in shark country [...] we couldn’t afford clothes very often and it was pretty cold and we didn’t have hot water in the house at first [...] so the idea was if you stopped working you stopped eating.”

Again, retirement is seen to be a life-span issue which spreads well beyond its expected boundaries – a driving force from childhood is still in play – also, I would remind the reader of Bob’s quotation from theme 1: *“my first wife’s father [...] he retired at 63 and died shortly afterwards and I think a lot of people did.”* We are looking at psychological *survival* in this form of busy-ness, which once upon a time, was physical.

Bob neither capitulates nor mellows through our 19 month engagement – if anything his position becomes more solidified, more rationalised, more incorporated. So I am left with the sense that he is doing exactly what he needs to do in this present moment. Frantic busy-ness, which may be doing one man harm, might be *saving* another *from* harm.

Orientation 1b

Busy-ness to counteract the challenges of freedom

(Represented by Derek, Adam)

We now move to two participants who are prepared to grapple with their new-found anxieties concerning the balance between freedom (and potential laziness and stagnation) and busy-ness (which may provide a “masking” or “deadening” effect, and prevent mature meditation on this fascinating time of life).

DEREK

At Time 1 Derek spells out his working background and explains its relevance to his current position:

“I am one of those people who started work early, I started at 17 so I went from school to work, no college, no university... straight in and erm... my son, who’s 27 was saying to me the other day: ‘you know you’re a bit young to retire Dad’, and I said: ‘well... you’re just starting work’, because he’s done the education bit, he’s done the world travel erm... and he’s just settling down now to starting a working career. And I feel... well... I never travelled and I never had all those opportunities then erm... and I think it’s time I had a bit of ‘me time’, my own free time [...] It would be rather nice to have our own boat and be able to go wherever... whenever we wanted to... you know... to have that sort of freedom.”

“Freedom” is represented as a boat which leaves dry land (static) and floats on water (which flows) “to go wherever... whenever we wanted to”. The image incorporates travel, escape, autonomy and peace. These are speculations from a man still working, but at Time 2 he comments:

“I have found it more difficult to adapt to this total freedom which is like a permanent holiday... is good but can leave you sort of wondering what you’re doing a bit... if that makes sense [...] My father always used to do the crossword – I can remember him in his retirement years [...] it might be 11 o’clock with a cup of coffee... he’d be sitting there puzzling over the crossword. Now I can’t do that yet. I can’t actually... in my head... I can’t sit there wasting time... even though I’ve got it [...] I’ve been... you know my life has been built around my work for so long...”

So doing the crossword is “wasting time” even though he says of Time “I’ve got it” – it is something you can “have”, you can “use”, or you can “waste” and worrying about which is which is yet another “use” of Time. But the final statement also calls for some existential exploration: “life built around work” is a form of creating oneself through Time, but the question remains, how authentic, how “solid”, how durable is that “building”? We will return to this in the discussion.

“I’m trying... and I have got... I’ve got lots of things to do... I’ve got lists (fingers tapping) of things... I keep adding to lists erm... but (long pause) how can I describe it...? In my head I’m still sort of... moving at the speed that I was when I was working, so I actually think to myself there are things I won’t have time to do because I’ve still got things I need to do. But actually I have got more time than I think I’ve got time for... I don’t know if this is making sense.”

The last phrase indicates how confused he is feeling around Time and its use, and how hard it is to communicate this to another. He is still *moving at* “working” speed, not physically but “in my head” - time, speed and movement are playing games with him. It is as if his “head” has been “trained” à la Descartes to operate as a separate entity acting rather like the putative “A” personality type “whose” habit is to delay gratification. He continues:

“Sometimes I think... yes... you know... I’ve achieved a good number of things today... that’s done and that’s done and that’s done. And other times I think... you know... I’ve just sat at the computer and a thought process took me down another road and I started you know... wandering off into different websites and different things which were not on the agenda... and that was

probably part of me saying: well you've got the time... and then you know... probably 2 hours have gone by but then thinking... you know... what have I done? [...] I've always been quite good at doing that [relaxing] when we're away from home. It's the kind of... the daily life thing [...] I recognize this as you can tell. Half of me is doing it [not being able to relax] and half of me is questioning it. And saying: why are you looking at the world like this? You don't have to."

Two Derek's are battling it out, but holidays have never posed this problem. The enjoyment and ability to relax on holiday however, may have largely been provided by the elation felt at freedom from the strictures of the workplace and the certain knowledge that this freedom is not open-ended. And there is something else – relaxation, it seems, must be sanctioned – one relaxes on holiday, not at work, so there is an unspoken question here – what is retirement – is it a holiday or is it “*the daily life thing*”? Derek, for one, does not yet know. I also note Derek's use of the word “agenda”, a word which suggests the structure for a committee. Veering away from the agenda is still viewed as a slippery slope.

At Time 3, he says:

“And I did flounder around a bit last year at times erm... mainly because I thought... I thought... I thought... that I was busy and I wasn't if that makes sense [...] Yeah erm... I thought that I must be busy, because I always am... because I'm a busy person [...] weekends always looked after themselves somehow but there's a mentality thing about Monday to Friday... and if there's absolutely nothing going on I kind of think probably by about Tuesday... you know... why didn't I plan something because I think that's actually what you have to do... it's still like being in work... if you just don't do anything, eventually things will stop happening [...] just sort of knowing in advance that this week's got some sort of shape and structure to it.”

He thus encapsulates the problem of the “busy-ness identity” – “*I must be busy... because I'm a busy person.*” The “*I must*” is ambiguous, as in “*surely I'm busy because I'm a busy person*”, and “*I need (or ought) to be busy because I'm a busy person*”. I suspect one mandates the other.

Now we move to a participant who is deeply conscious that unreflective busy-ness may have negative consequences.

ADAM

At Time 1 Adam says:

“My intention for the first two to three months is actually to do very little. Just because I’ve... for my entire life I’ve been organising... I’ve always... there’s always been fixed working times and places I’ve got... places I always must be at, places...”

He is the only participant in this group who, with conscious intent, decides to forego concerns about busy-ness. His description of the life he has come from is full of Time, Place and coercion – “fixed” being the operative word. So doing very little will, if successful, allow the “space” for contemplation to “unfix” this rigid movement where Place must match Time on a circular continuum.

At Time 2 he continues to discuss the “disconcerting” feeling he has already expressed in Theme 1 concerning the unknown:

“Disconcerting... yes – going to work tended to stop both high and low feelings because it was routine and there was no choice about it [...] I’ve always been under... in a sort of fairly structured... where a routine was being imposed on me – I knew I had to do certain things at a certain time... you know... in my day we didn’t go off and do gap years and that sort of thing so I didn’t even have that... but as I say it’s the first time I’ve ever been in a situation where there’s been no assigned time limit to anything [...] It is... the lack of... I think the only thing I’d say is the lack of structure – it needs a bit more self-discipline than I’d expected...”

First of all, Adam is perspicacious about affect. He is aware that compulsory routine “flattens” feelings. Secondly, there is an image hidden in his words which took me many, many readings to identify – he has been “underneath” something, “looking up” all his life – “I’ve always been under...” and “a routine was being imposed on me” (as if from above). I now have a sense of him rising up into the light and finding no overhead structure restricting him – “no assigned time limit to anything”. When

we look at the advantages he attributes to *“and there was no choice about it”* we can see why Existentialists speak about the difficulties of freedom and the value of taking responsibility for continually attempting to regain it To have choices made for one can be conceived of as “safe” and undemanding, and we have here a picture of routine and structure not only as time regulators but as affect regulators. And there are two Time levels operating: 1) that which I referred to above as the “circular continuum”, i.e. the hourly, daily, structured repetition, and 2) the longitudinal sense of structure when he refers back (like Derek) to not having had a gap year, so it is not just Adam’s immediate routine which has changed but his life-long sense of Being. No wonder he finds *“it needs a bit more self-discipline than I’d expected.”* He continues:

“But... it’s... it’s... as I say it was slightly disconcerting because I suddenly realized... I could do absolutely nothing and... Mary, my wife would probably have commented on it... but there was no other outside thing saying what I ought to be doing [...] I mean, there’s no specific reason why I should get up and have breakfast rather than staying in bed until lunchtime.”

“Would there be guilt about that?”

“Probably more shame than guilt... yeah I mean it’s embarrassment I think, I’m sure I wouldn’t like to say ‘I’ve done absolutely nothing all day’ anyway... because I’m sure... she would regard it as a complete waste of time.”

“Does that ever happen? Or (laughing) do you pretend you’ve done something?”

“(laughing) No I don’t pretend, but it can be an incentive for actually doing something rather than not!”

So there is an intersubjective element - one wonders what would happen if there were no “Mary” to provide the spur for action. But Adam is performing a very interesting experiment as we will see below. He is the one participant who is determined to give himself time to just “be”.

“I did very little – I’d get up in the morning, do a bit of housework and wait till Mary came home [...] The only thing I’ve been doing is I’ve taken over the cooking [...] I didn’t want to put myself in a state of filling my time up so much that I was actually imposing pressures on myself [...] I don’t think it’s a very healthy thing to be doing because you’re substituting external activity for personal development. The one thing you have got when you retire is time for yourself, and to feel that you’ve got to rush about and do things [...] no as I say that... that’s the erm... ‘I don’t know how I found time to go to work’ sort of syndrome – I don’t want to get into that state... I mean it’s [...] Even though... it all comes back to this... erm... vaguely spiritual thing that it’s time to actually start thinking about... it’s time to start thinking about something a bit... religious is probably not the right word, because I wouldn’t describe myself as particularly religious – spiritual is probably more like it.”

Adam is daring to pursue what many are struggling for. Amongst so much fear of “couch-potato-ism” and lack of pressure, he is prepared to risk stillness and the “spiritual”. Busy-ness is exquisitely described as “*substituting external activity for personal development*”. All this shows how precarious a thing is balance.

At Time 3 I ask:

“What would you say is the best thing?”

“I was going to say lack of responsibility but that’s not quite right... lack of outside pressures... I don’t have... being able to make decisions about what I do without that sort of structure thing.”

So, from the lack of structure being “*disconcerting*” in early retirement, and through his gift to himself of time to be meditative, he now glories in being able to make his own decisions without that “*structure thing*”. I do have a sense he has arrived at a reasonable place in this difficult search for balance.

From Adam’s position of a much contemplated, hard-won comfort, we move to two participants for whom the ability to avoid busy-ness for busy-ness’s sake arrives more organically.

Orientation 2a

Structure to allay the need for busy-ness

(Represented by Marcus)

MARCUS

I asked Marcus at Time 1 what he was most looking forward to. He told me:

“Unless I’m kidding myself, having a little bit more time [...] you’ve got to be careful... it looks a bit like neighbours chatting over the garden fence on your day off and you think oh yeah it looks really good doesn’t it... but I guess I don’t know how good it’ll be till I try it.”

Realistic, cautious, conscious of retirement as an unknown quantity, Marcus waits and wonders. But at Time 2 he says:

“I thought at one stage, a consultancy [...] how nice it would be, but no [...] I’m constantly saying ‘Oh well, I’ll finish that tomorrow...’ And I’m not a finishing tomorrow person. I’m a let’s get it done today person”

echoing Derek’s *“I thought that I must be busy, because I always am... because I’m a busy person”*. This change (or unmasking) of identity causes Marcus no distress and he is quick to follow his heart and forget about a consultancy. However, he is not prepared to throw structure entirely to the wind:

“I sort of treated retirement a bit like a business plan [...] now I’ve got to put another plan together for the next 6 months which is going to be more difficult because of the winter [...] Have a plan... because if you don’t I think it could be misery.”

Marcus’ “plan” was a dominant topic of conversation in all three interviews – and he was convinced it was the secret of his success. The fact that he likened it to a *“business plan”* also points to the fact that what he has known at work all these years will, at least for now, act as the safety of the familiar. But he differs from the first trend, in that it is primarily structure and “safety” that Marcus prized, rather than frenetic busy-ness. In his case, his plan is to allay the busy-ness, rather than encourage it. The plan was systematically and fastidiously divided into three parts:

“there was the travel aspect erm... there was improving the standard of the home and garden and there was er... what I call my sinking fund erm...”

I am not sure I really heard anything from Marcus to suggest that “the plan” had interfered with his spontaneous enjoyment of his retirement, or indeed that it operated in any way differently to necessary attention to life in general, but for Marcus, a clear mental picture of three areas of life that “needed keeping an eye on” acted, I think, as a structural security net, indeed at Time 3, Marcus has refined what he calls his “safety valve”:

“I have this little safety valve that says if I'm getting a bit pressured, what's the worst that could happen if you don't make it? They'll manage. Whereas I couldn't in work, because if I had to be in London I had to be in London”.

Marcus needs to remind himself of the difference, busy-ness-wise between work and retirement. He is “self-talking” and saying “it is permitted to be more relaxed and less structurally rigid”.

Orientation 2b

Who needs busy-ness?

(represented by Charlie, Tony)

This group are extremely comfortable with both the way things are, and with taking life easy. They have different reasons for being able to relax into an un-pressured retirement – Charlie because he had known extremes of stress at work and Tony because he had always wanted to indulge his “lazy” streak and felt no shame about it.

CHARLIE

At Time 1, whilst still at a job in which his decisions are often a matter of life and death, Charlie says:

“A lot of times you think... you know the decisions you made during the day... were they correct decisions? And thoughts like that carry on [...] I must say it is stressful erm... I had er... quite a...but then if the patient lived and had no life, then you think ‘Oh did I do right in saving him’ you know... it just... it just plays with you [...] I'm going back now to the nineties... er... there were

two accidents within 7 days and they were both young children, and er... it was my wife er... that said to me are you ok? She said you're crying – didn't even realize I was crying, so from there on I was diagnosed with depression. I had help with that and over the years I've... I've got over it [...] the stress of the job, the pressure that's put on you can be er... quite intense at times [...] I was in a few dark places I'll tell you."

I provide the above quotation because, as previously emphasised, one cannot explore retirement in isolation – it is a life-span, consequential issue and has much to do with where people come *from*. Specific references to busy-ness are absent, but we are hearing about clinical stress and the resultant depression over a considerable period of time, leaving Charlie often tormented by past decisions he has been forced to make in a hurry. So no wonder he says, at Time 2:

"The very most positive thing is I think... I think the pressure that's been taken off – no stress – I do what I want when I want – I had a comment – there's a friend of mine – I said I do what I want – it's great getting up in the morning and doing what I want. He said: 'what – you get up in the morning?'"

Even joking apart, we appear to go from one extreme to another. After a working life of stress Charlie is revelling in freedom and relaxation.

At Time 3 he looks back on his pre-retirement anxieties and is now able to articulate his fears of what retirement might have brought:

"What I was frightened of was going back into depression... you know that was the biggest [...] and that was going through my mind a bit... when I retire you know [...] I was worried it might come back but... far from it. It's been absolutely brilliant [...] yeah get up for breakfast, then if... sometimes I'll come down to town [...] then I'll watch a bit of telly and then I'll start making the supper [...] Nothing in my sights now... I'm not looking to work. I'm not looking to go back to it."

Charlie had been experiencing similar fears to some of our earlier participants – would unresolved issues come and haunt him if he allowed them the space? I do wonder whether we may have uncovered another reason some men put off retirement

– anxiety that without the sheer busy-ness provided by work and the consequent masking of feelings (as in Adam’s “*going to work tended to stop both high and low feelings*”) there may follow the unleashing of a torrent of painful thoughts which have never been fully addressed. However, this proved not to be the case for Charlie and it is interesting that once that fact is established, he speaks of leisurely breakfasts, wandering about in town and watching “*a bit of telly*”. All that work-time stress has allowed for unalloyed relaxation, epitomized by “*nothing in my sights now.*”

TONY

At Time 1 Tony has already eschewed structure, and is looking forward to only the positive side of freedom without any fear of its underbelly:

“I don’t particularly like having structure NOW. I’ve got used to having... over the last five years having Thursday off, and I enjoy that lovely feeling especially when my wife has the same days off. We’ve got nothing to do... you know, we can just... no rush to do anything. That’s a nice feeling. I’m looking forward to that.”

“How do you think you’ll be with that... when it’s full time? When it’s seven days a week?”

“I shall love it. Whether my wife will or not I don’t know [...] she might find it more difficult – with me being round the house - and also wanting to get on... but erm... no I shall love that feeling.”

“You wouldn’t ever find yourself thinking ‘Oh Gawd – I’m getting a bit lazy. I need to do a bit more’?”

“No. No no no. I know... I know I’ll be ok.”

This is a confident man – no qualms, no worries. At Time 2 there have been no unexpected revelations, in fact he goes further:

“I don’t want to plan. I don’t want to plan. I enjoy every minute of it. Every minute of it. Just getting up in the morning and thinking ‘I can do what I like.’ Yesterday I thought I was going to do this but I can’t be bothered today

– I'll do it tomorrow.' [...] I wanted to retire at 20, 30, 40, 50, 60 and it ended up being 65 (little laugh)."

At Time 3 I ask:

"Do you ever at the end of the day... do you look back and say 'what have I done today?' Do you think in terms of achievements or...?"

"No, I'm totally relaxed. Don't worry about it at all. Totally relaxed if I don't do anything. I invariably watch the television for a least an hour and a half during the day [...] or I might have a nap every now and then if I'm tired [...] I'm probably getting lazier and lazier. I've got to the stage now where I'm thinking: oh I haven't got to do anything..."

This group are extremely comfortable with both the way things are, and with taking life easy. They have different reasons for being able to relax into an un-pressured retirement – Charlie because he had known extremes of stress at work and Tony because he had always wanted to indulge his “lazy” streak and felt no shame about it.

I reiterate: One man's structure is another man's stricture.

DISCUSSION

"... people generally long to leave their places of work and get home, ready to put their hard-earned free time to good use... all too often they have no idea what to do there [...] jobs [...] have built-in goals, feedback, rules and challenges, all of which encourage one to become involved in one's work, to concentrate and lose oneself in it" Csikszentmihalyi (1992, p.162)

Busy-ness is a vast, amorphous subject covering: the “need” for structure, meaning and purpose; the “evasion” of voids and emptiness; the “finding” or “keeping” of identity; the “filling up” of time; and above all, it serves as a means of moderating the paradoxical datum that the longed-for freedom is problematic. The first group (Roger and Bob), in their different ways, *need* busy-ness to replicate their old working identities, whilst Derek and Adam engage with, and explore the challenges of “freedom” and the pull to the “security” of busy-ness; and the second group

(Marcus, Charlie and Tony) revel in freedom (Marcus takes his time and is cautious in saying so, but experiences the same reality), foregoing the need for any sort of busy-ness serving any of the above purposes.

Our Orientation/Time charts might read as follows:

Orientation 1a

(Represented by Roger and Bob)

Figure 7.1 Orientation 1a (Theme 2)

Time 1	At Time 1 this group is concerned with maintaining an image, an identity and, in effect continuing in a “role”, and in the matching of the two participants’ statements: <i>“I can’t see myself sitting around in a sitting room feet in the air, reading a newspaper, just to spend the time of day”</i> and <i>“I don’t want to work myself into the grave but this I could continue to do”</i> , there is an attempt to “imitate” going to work, and I intuit an effort to retain a sense of embodied (possibly masculine) energy.
Time 2	There is a need for “significance” being expressed, which appears to sit uncomfortably with the way retirement is perceived. Continuing the attachment to work superiority, there is a sense now that retirement issues are trivial compared to work, as in Roger’s: <i>“Without having my mind filled with significant things, it’s now getting filled with things that are really so insignificant”</i> .
Time 3	Now, pressure and urgency continue to provide identity and to evade voids. Even 15 months after retirement, “push” is considered essential, as in Bob’s: <i>“Still under some pressure. If I hadn’t got anything to do I’d be stressed out”</i> . In all three Time points this orientation suggests a difficulty detaching from a “busy-work” image.

Orientation 1b

(Represented by Adam and Derek)

Figure 7.2 Orientation 1b (Theme 2)

Time 1	This orientation suggests not only awareness even before retirement of the challenges of freedom, but also structure anxiety as in Adam's: <i>"There's always been fixed working times and places I've got... places I always must be at, places..."</i>
Time 2	Here there is much anxiety about time-wasting, as in Derek's comment that it is <i>"difficult to adapt to this total freedom. I can't sit there wasting time... even though I've got it"</i> ; and Adam's realization that: <i>"the lack of structure – it needs a bit more self-discipline than I'd expected..."</i>
Time 3	There is an underlying guilt (expressed in "shoulds" and "musts"), and whereas the first groups "pressure" appears to come from image and identity consciousness, this group's need for pressure is largely synonymous with impetus. We have a good example of Hermanovicz's (2013) constancy and cumulativeness, since the trends remain and accumulate throughout the three time-points.

Orientation 2a

(Represented by Marcus)

Figure 7.3 Orientation 2a (Theme 2)

Time 1	Cautious and realistic, Marcus says <i>"it looks a bit like neighbours chatting over the garden fence on your day off [...] but I don't know"</i>
Time 2	Despite the plan Marcus' reality takes over: <i>'Oh well, I'll finish that tomorrow...' And I'm not a finishing tomorrow person."</i>
Time 3	Marcus relaxes despite his own rhetoric (the plan and structure: <i>"what's the worst that could happen if you don't make it? They'll manage"</i>).

Orientation 2b

(Represented by Charlie and Tony)

Figure 7.4 Orientation 2b (Theme 2)

Time 1	This group have had enough stress and pressure, and are ready to let it go, something which acts as a strong motivation to embrace and enjoy freedom, as in Tony's: <i>"I don't particularly like having structure NOW. I shall love it"</i> .
Time 2	Consistent with Time 1, this group continue to glory, guilt-free in its absence, as demonstrated by Charlie's: <i>"The pressure that's been taken off – no stress – I do what I want when I want"</i> .
Time 3	Here is Hermanovicz's cumulative effect – a consolidation of extreme unpressured relaxation. These two participants are able to enjoy freedom, as in Tony's: <i>"Totally relaxed if I don't do anything!"</i>

And Hermanovicz's "characterization of across-time experience" and "sub-group differentiation" can be represented thus:

Figure 7.5 Summary of All Orientations (Theme 2)

Trend 1	Busy-ness maintains identity & meaningfulness (importance)
Trend 2	Structure assuages guilt. Busy-ness is not required – freedom in retirement is relished.

David J. Ekerdt is the undisputed authority on what he himself has termed the "busy ethic", something he views as an issue of "morality" – but as my quotation marks indicate, that "morality" is viewed as a dubious imperative. His theoretical paper (1986) is something of a "classic" and has been re-worked eight times and cited 347 times since its publication to the present day (e.g. Hendricks & Cutler, 1990; Kojola & Moen, 2016). It characterizes the "busy ethic" as belonging to retirement, and dubs the "work ethic" its "parent". Ekerdt suggests that it might be expected that retirement should involve the "unlearning" of values and attitudes inculcated through

the working years so they need be no impediment to adaptation, and leisure could then be a “morally desirable lifestyle”. Instead the busy ethic: “legitimizes the leisure of retirement... defends retired people against judgments of obsolescence... gives definition to the retirement role, and... ‘domesticates’ retirement by adapting retired life to prevailing societal norms” (p.240). I will spend some time on his 1986 paper, teasing out its main points, and I hope to show how my findings chime with his theories, but also how my data impel me to explore *existential* motivations *beyond* morality or social norms to account for busy-ness.

Moral Continuity

In referring to “moral continuity” between work and retirement, Ekerdt says: “After all, a society that traditionally identifies work and productivity as a wellspring of virtue would seem to need some justification for a life of pensioned leisure” (p.239) and busy-ness legitimizes the claim to income without the obligations of work – we might here recall Roger’s “oil-without-machines” speech: “*By going to work I get a pay cheque because I’ve earned it, and now I’m going to have money coming in that I haven’t... earned. You know, I have, but I haven’t been out gathering... hunting and gathering for it.*” Ekerdt goes on to say that retirement is “morally managed” in part by an ethic which esteems leisure which is “earnest, occupied, and filled with activity” as in Derek’s “*I have found it more difficult to adapt to this total freedom which is like a permanent holiday...I can’t sit there wasting time... even though I’ve got it [...] Sometimes I think... yes... you know... I’ve achieved a good number of things today... that’s done and that’s done and that’s done. And other times I think... you know... what have I done?*” or indeed Roger’s “*that’s MY TIME and it’s not social intercourse and ‘let’s have a coffee together’*”.

Having established the “work ethic” as parent, Ekerdt goes on to ask: “what do people do with a work ethic when they no longer work?” He tells us the busy ethic is named after the common question “What will you do to keep busy?” and the common reply “I’m as busy as ever” or “I’d rot if I just sat around doing nothing” (Bob: “*If I’m ever reduced to watching day time television I think I’d jump off the top of a building [...] I know everybody says this but since I’ve retired I’ve never been so busy*”). Ekerdt also points out that, in honouring the busy ethic, what one actually *does* is secondary to the fact that one purportedly *is* busy and that what validates retirement is “activity that is analogous to work” (p.241) – (Bob: “*It’s nice*

to feel wanted anyway. It's nice to feel someone can use your talents [...] I had an e-mail yesterday from some head hunter in London [...] I'm tempted I must confess - it will look good on the CV...").

Ekerdt tells us the second purpose of busy-ness is that it defends retirees against “judgements of obsolescence or senescence” and is represented here by Bob’s *“I can probably get to a meeting with people in the south of London just as quickly from Europe as I can from here [...] I’m prepared to get up early in the morning and get back late at night...”* - “So you’ve got bundles of energy” ... *“I seem to have”* (I think in this case we have a combination of many motives, one of which is to prove an older man’s energy, and one also which should not be ruled out – Bob genuinely enjoys working). The third purpose for Ekerdt is that it places a boundary on the retirement role and so permits genuine leisure – retirees too can have “time off” – being busy, like working “pays” for one’s relaxation (Derek: *“I’ve always been quite good at doing that [relaxing] when we’re away from home. It’s the kind of... the daily life thing”*). The fourth and final purpose Ekerdt attaches to the busy ethic is that it “domesticates” retirement to mainstream societal values, at which point he becomes somewhat carried away saying: “why not an ethic of hedonism, nonconformity, and carefree self-indulgence?” Why not indeed, but it will always be important not to, in Ekerdt’s own words (but in a somewhat different context) “freight [...] retirement with expectations [...] and regimes of behaviour at which too many people by temperament have small chance of success” (2010, p.79).

Ekerdt does finally ask the question: why do people ultimately assent to the notion that it is good to be busy? He answers that there are two reasons: (1) it is ennobling to be exerting oneself in the world, and (2) there is profound importance placed on good health, which carries moral as well as medical significance. He then concedes that not all retirees assent to this image of retirement, and nor do they need to – but he does add that one cannot talk to a retiree for long without hearing the rhetoric of busy-ness, and I must agree with him.

Finally, he suggests retirement is both socially and morally managed, not just politically and economically, by means of everyday talk as well as by formal institutions; the busy ethic also “helps individuals adapt to retirement, and it in turn adapts retirement to prevailing societal norms” (p.244).

Meaning and Meaninglessness

Some of the best explorations of why human beings try, by any measure possible, to create meaning, have been provided by Spinelli (1989). He tells us that any behaviour which at first appears to us as meaningless is disturbing for us; it is, he says “a basic aversive stimulus”. Its meaning must be uncovered in order for us to “relax mentally”. Meaning is implicit in our experience of reality, and if we cannot find meaning or do not understand a situation, we will *produce* a meaning, any meaning and the tension is relieved. Busy-ness, if not a direct attempt to replicate “meaning” certainly provides the illusion of having a role which is an important way life can be made to feel meaningful.

Griffin et al (2013) suggest that it is *role loss, role strain* and lack of *role balance* which accounts for disengagement, and not, as Disengagement Theory proposes, that it is normal and appropriate for people to disengage from active roles as they age, and Ekerdt’s observation that what one actually *does* in retirement is secondary to the fact that one purportedly *is* busy is something Osborne (2009) has commented on, but taken a step further. He agrees: “Busyness should not be mistaken for engagement” but he goes on to add: “Busyness can be a defence against the challenge to find meaning” (p.299), echoed by Adam in “*I didn’t want to put myself in a state of filling my time up so much that I was actually imposing pressures on myself [...] I don’t think it’s a very healthy thing to be doing because you’re substituting external activity for personal development*”. Yalom (1980) puts it thus: “the individual is so busy, so driven that he feels he has neither the time nor the right to ask himself what he wishes to do. It is only when the defence cracks [...] loss of job or breakup of family [we might add “and sometimes retirement”] that the individual becomes aware of the suffocation of his or her real self” (p.314).

Returning for a moment to the ubiquitous continuity theory (Atchley, 1989), introduced in Chapter 2, it will be recalled that individuals who have been involved at a deep level in their work will try to sustain these routines by participating in activities which they value highly in retirement (Gobeski & Beehr, 2009), but Roger says: “*The thing that has er... irritated me is that without having my mind filled with significant things to be concerned about, it’s now getting filled with things that are really so insignificant...*”) so what happens for such people when they think they are

not able to replicate their work place “meaning” in their daily activities, and when their actions are no longer “legitimized” by fiscal reward, personal satisfaction, or coercion? By the same token, what happens to those who were unable to find satisfaction or meaning beyond fiscal reward or coercion in the final years at work, and have become accustomed to “filling up time” without much thought. Meaning making can now be seen as either hard to match, or hard to create from nothing. Busy-ness is often mistaken for the answer, but Yalom (1980) tells us that meaning, like pleasure, must be pursued obliquely – in other words it is a by-product of engagement – and that engagement does not take away an awareness of an underlying “nothing-ness”, *but causes it not to matter* (my italics – nothing-ness cannot be made to “disappear”, cannot be denied, but can be accepted as irrelevant). He brings us Wittgenstein’s dictum: “The solution to the problem of life is seen in the vanishing of the problem” (p.482).

With talk of “nothing-ness” I think it is important to point out at this juncture, that although existentialism was originally synonymous with atheism (the individual took back responsibility for their own lives from both a reliance on God, and a feeling of “being rescued” by dint of their own “specialness” by “the ultimate rescuer”), there are now plenty of existentialists who find meaning in their spiritual dimensions – the concepts of “nothingness”, “angst”, “alienation” and “meaninglessness” do not necessarily depend on a secular world-view, but will require a more sophisticated understanding of the responsibility still necessary in the spiritual dimension. In his statement “*if you just don’t do anything, eventually things will stop happening*”, Derek is verbalizing a Sartrean concept (and Sartre was a committed atheist) – by each action we not only “create” our next moves, we continue to “create” ourselves in the process. Retirement is here seen in its most positive and meaningful light – a person who is not kept busy at least eight hours every day must re-create themselves.

We may remember from Chapter 2, Maglio et al’s (2005) reference to employment as a “dyadic dilemma” for the working person, because the employment contract is a “sacrifice” of freedom in exchange for security. Edwards and Milton (2014) add that, in retirement the individual is confronted with the “full responsibility” of freedom and the illusion of security that they had experienced from being employed. This illuminates Sartre’s famous dictum that “Man is condemned to be free”.

My data suggest that distress due to meaninglessness in retirement has three main causes – “guilt” (Adam: “*not... using my mind as much as I could be... not particularly challenging intellectually as much as it should be*”); “responsibility” (Derek: “*I thought that I must be busy, because I always am... because I’m a busy person*”) and “anxiety” (Marcus: “*It was almost like creating my own pressure because then I knew I would have to go here, go there, do that*”) – all central existential drivers. And if we revisit my depiction, at the beginning of this Discussion of the areas I believe busyness covers, we will be able to identify these states being played out in: the “need” for structure (anxiety); meaning and purpose (guilt/responsibility); the “evasion” of voids and emptiness (anxiety); the “finding” or “keeping” of identity (anxiety); and the “filling up” of time (guilt/responsibility and anxiety).

Guilt and Responsibility

The word “guilt” is, in Heidegger, the translation of the German “schuld” which has more meanings than the English word, including “debt”, “indebtedness”, “obligation”, “fault”, “cause” and “blame” (Cerbone, 2008) and needs to be understood as *integral to being human*, rather than existing situationally or consequentially. In other words the feeling that one is obligated to fulfil one’s potential in the present and the future is “inbuilt” – it is an existentiell, part of being a human, and if one has a “nagging feeling” that this “duty” is not being performed, there is anxious guilt. Work very often provides the illusion of fulfilment of one’s debt to one’s potential (it can only be an illusion because this is a human trait which drives the species ever onward). Emptiness (or meaninglessness) in retirement whilst regularly mistaken for idleness or lack of focus, is often in fact the revelation, maybe for the first time, that life is without intrinsic meaning (Bob: “*If I hadn’t got anything to do I’d be stressed out*”). If understood and acted upon, this information is vital to a healthy “active” life, because it naturally invites “responsibility” to create one’s own meaning, again the thinking behind Sartre’s “condemned to be free” – there is no choice but to choose, because not to choose is also to choose. Authenticity is the acknowledgement that all choices and all “self-creation” are one’s own responsibility (and always were). This insight is useful for researchers, since we realize at the deepest level that our participants, as ourselves, have chosen their routes and their attitudes – albeit within the “givens” or constraints of existence. The reason many

freeze into indecision is that for every choice that is made many, many others must be discarded or, as ancient tradition has it: “alternatives exclude”. One can see how the fear and pain of “choice” are often well-hidden or “taken care of” in the workplace.

Derek speaks of doing things which were not “*on the agenda*” but certainly has an inkling of the call to responsibility (probably the complete opposite of what it used to mean to him) when he says: “*half of me is questioning it. And saying: why are you looking at the world like this? You don't have to*”; but we can also see where this anxiety originates: “*I thought that I must be busy because I always am... because I'm a busy person*” demonstrating the “safety” but also the restrictions of a static “identity”.

Marcus’ “*Have a plan... because if you don't I think it could be misery*” could be read either way – if the plan serves true meaningful autonomy it is taking responsibility, if it is something to do to avoid making decisions it is a denial of reality. For Heidegger the “call of conscience” is the call that brings a human being back to “authenticity” – and it is anxiety that calls one back, which according to van Deurzen & Adams (2011) is our “life energy” (the reason Existentialists *use* rather than avoid anxiety).

Structure

In both trends there has been ubiquitous talk of structure, a natural image associated with one of the acknowledged underlying purposes of busy-ness. Derek says: “*I've been... you know my life has been built around my work for so long...*”

What are some connotations of that word “*built*”? The Latin word “*struere*” – to build – is the etymological foundation for “structure”, “constructed”, and “instructions”. If a life has been structured, constructed and instructed through work, one begins to see that some sort of *de*-construction brought about by retirement from that work might represent a major dissolution, involving pain, unfamiliarity and no guarantee that a new “construction” will emerge, or indeed, if it does, be fit for purpose in a work-less environment? Busy-ness at work supports the notion that life holds intrinsic meaning, so for those who dread lack of structure (mainly, but not exclusively, those representing the first trend) busy-ness, while being the closest

thing to meaning, can also act as a way not to have to think about meaning. Derek speaks of the comfort of: *“just sort of knowing in advance that this week’s got some sort of shape and structure to it.”* Adam uses: *“I’ve always been under... in a sort of fairly structured...”* to illustrate restriction, but then: *“It is... the lack of... I think the only thing I’d say is the lack of structure – it needs a bit more self-discipline than I’d expected...”* as a difficulty, something missing; and then finally he delights in: *“being able to make decisions about what I do without that sort of structure thing.”* Tony has no such qualms: *“I don’t particularly like having structure NOW”* while Marcus advises: *“Have a plan... because if you don’t I think it could be misery”* which for him is the security of the architect’s drawings – he then feels safe and can behave as he likes.

It will be clear by now that existential thinking does not generally sit happily with questionnaires or typologies. However, when considering both those who are unconcerned with busy-ness, and those who appear to agonize and muse on their current state, it might be helpful to be reminded of Schlossberg’s (2007) typology of the retired (utilized in the TRQ), which resulted from interviewing 100 men and women, both white- and blue-collar workers, and which identified five types of retired person: *continuers* (who maintain important aspects of their worker-identity); *adventurers* (who develop a change in life-course or new abilities); *easy gliders* (whose wish is “not to specify any particular project for the future”); *searchers* (who go through trial and error and change their minds several times about their direction – this category can also be seen as a transition to any of the other four); and finally *retreaters* who give up and disengage from life entirely. When I introduced Schlossberg’s TRQ in Chapter 2, I commented that although typologies are intended to honour the importance of taking individual differences into account, a limitation may be that categorization can mask subtleties or ambivalence. Bearing that in mind, I am reluctant to place my participants neatly in these categories, however, the reader may find it enlightening to muse on who is demonstrating ways of being-in-the-world which touch on these categories, perhaps at times in combination.

This theme has foregrounded the purposes of busy-ness and supports many of Ekerdt’s theories concerning moral continuity between work and retirement, the

assuaging of guilt, and the legitimization of retirement. Attempts via busy-ness to replicate structure, meaningfulness and roles have also been identified, but perhaps the most useful insight from this busy-ness and retirement theme is, that by taking an existential approach, retirement is shown as an opportunity for revelation rather than something to be un-mindfully filled up.

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CHAPTER 8

THEME 3

SUBSTANTIATION AND ITS EROSION

A deep underlying sense of threatened “embodied manifestation” has led me to use the term “substantiation” for this theme which is about attestation, testimony, even “proof” of existence both physical and metaphysical. There are but four participants, divided into two categories. The first of these is made up of: Derek, who characterizes himself as a ghost in relation to the new MD and colleagues of his old company; Adam, who experiences his own potential “uselessness” because he sees other retired men as mirrors; and Roger, who projects retirement away from himself and into other male retirees whom he perceives as zombies. The second category contains only Marcus, who has held an unconscious belief that status and a mildly paternalistic attitude at work have provided him with a “self” which he finds, at first disconcertingly, cannot be adapted to retirement, so, in contrast to the first group, he lets go of the past and his colleagues and decides to retain them as “memories”.

Orientation 1

On being a ghost in the hinterland

(Represented by Derek, Adam, Roger)

DEREK

On all three occasions that I spoke to him, Derek’s concerns around friendship and companionship were minimal – he was absorbed in hobbies and happy in his home life, but his relational questions were with his successor and I think, reflect unconscious feelings he was harbouring around retirement. At Time 1 he predicts:

“Resigning my directorship will be something sort of gone... something missing I suppose... it’s only an act of signature, but erm... yeah... but I think I can cope.”

It is interesting that Derek refers to leaving work as “*resigning my directorship*” because it indicates that work and directorship are synonymous for him. This suggests status issues, which should not surprise us – a director is used to a respect

and obedience he may not find as an “ordinary” citizen in the “outside world”. Already Derek is viewing this impending resignation as a vacuum, a hole, “*something missing*”, rather than something given up and left behind. He minimises its potential impact by saying “*it’s only an act of signature*” which is clearly an understatement at the least, and then gives a clue as to how he is feeling with “*but I think I can cope.*”

How is he coping, when I visit him for the second interview? He begins to tell me about his relationship with his successor, and the extracts I have given here are but a small sample of this preoccupation.

“I said to my successor: ‘look you know I... hopefully I’ve handed over as best I can but... but you know there’s 22 years of me in there and I suspect that things will come up where people will say – that’s Derek’s decision and he agreed this [...] and I want you to feel free to email or phone... I really want you to carry on holding the torch and taking the business forward so if I can help that’s fine...’”

There is a clue as to the expectations Derek has held of his future position in the company when he says: “*I want you to carry on holding the torch*” – first of all in the “*I want you to*” (it’s really mine but I’m handing it on for safe-keeping); and also in the *holding the torch* image itself, which suggests a continuity in which past carriers have kept the flame burning by constant vigilance, and are still very much part of the relay race – perhaps even, an honoured Olympian V.I.P. And then there is: “*there’s 22 years of me in there*”, suggesting two things: 1) you, my successor are receiving something which is in large part me, so I need to be consulted about what you are doing with “me”; and 2) I am leaving a large part of myself behind and I feel a sense of loss unless I can be in touch with that “self”. He continues:

“I had thought... you know... he’d want the opportunity of sharing... I get the impression that he probably doesn’t want the ghost of managing directors past... you know... sort of floating around him... and at the same time it’s probably good for me that that isn’t happening... because if I was too much in touch with it, I’d still be thinking about it... not being fish or fowl, am I in or am I out?”

So, he characterizes himself as a ghost. A ghost is neither alive nor dead – he belongs in a hinterland, neither “in” (a part of) nor “out” (gone, departed); and his uncertainty around “*fish or fowl*” suggests identity confusion. There is also uncertainty of perspective – “*I get the impression that he probably doesn’t want the ghost of managing directors past... you know... sort of floating around him*”, and Derek seems to be seeing it from his successor’s perspective, whilst at the same time criticising a man he thought would want “*the opportunity of sharing*” – note that word *sharing* - i.e. the business “belongs” to both of us - it feels to me that he is both men... and a ghost – and ghosts must walk:

“I’ve been back to the office two or three times... I’ve done a walk around and said ‘hi’ to people and said ‘how’s it going?’ and of course you know... they’ve given me some feedback about the new boss... some of it good... some of it not so good...”

Bearing in mind that he lives nowhere near his office, it is surprising that he has been back two or three times. But it is the phrase “*I’ve done a walk around*” which has most resonance – it seems to combine the images of boss, benefactor, spy and silent ghostly inquisitor, and invokes a sense of ownership. At Time 3 he is less rather than more able to rein in a rising resentment:

“I imagine, rightly or wrongly, that he thinks he doesn’t really need or want the ghost of the biggest managing director who’d done 22 years in the business, around him... nevertheless I felt or feel that probably... I’m surprised that we’re not still sort of having lunch 2 or 3 times a year... let’s put it that way... and that I’m doing all the running to make it happen [...] my work was so all consuming... it was... you know it was 95% of me and then there’s only 5% left for everything else [...] Yeah, I was part of the... I don’t know... the DNA of that company.”

I am intrigued that “*the ghost of managing directors past*” from Time 2 has become inflated at Time 3 to “*the ghost of the biggest managing director*”. I have no doubt that Derek *was* “the biggest” in that he was very long-serving and turned a mediocre company into something special, but he felt no need to mention that “big-ness” before. Now, in his frustration the ghost is bloated, and the “no-man’s-land” is more

pervasive than ever. This is what does not get revealed in a questionnaire, because on the surface Derek reported feeling very in control of his departure, and happy with the timing – he had declared:

“I just thought now would be a good time [...] I think I feel I’ve done what there is to be done for me anyway and [...] it’s quite difficult to be a phased retirement managing director – I think it’s a bit all or nothing, you know... you’re in it or not.”

Something else is highlighted here – the inherent loneliness of the MD. Just as he explains that the decision to retire has to be all or nothing because of his status, so his attachment to his former workplace needs to be to the new MD to feel in any way comfortable. During our interview I asked: “Are there any negatives?” and it is worth noting that it was a very general question about retirement overall.

“Erm... bit surprised at how quickly the people that I knew in the workplace have moved on without me... and I suppose I had thought there might be more contact.”

Although Derek refers to “people”, he seems to have his successor in mind – his successor’s welcome would appear to represent much that is very important to him – recognition, acceptance, life-long membership of something he gave many years to, status, perhaps some gratitude, even friendship, but above all a link to something he does not want to be set adrift from (note his use of the words “floating around him”).

One gets the sense that 23 years, 95% of oneself and being a segment of the DNA of a company has been a poor investment in terms of any kind of belonging. A dream must die, and until *he* sets *himself* free he must remain that hinterland-dwelling ghost.

ADAM

“There’s no point... long term planning at our age is a bit er... no I mean it’ll be different. It may be good. It may be bad. Most things are tolerable”

At Time 1 Adam, in phrases such as “*there’s no point...*” and “*most things are tolerable*” demonstrates a vague lack of life-force and optimism. It is hard to know

what he is truly feeling about impending retirement. However, at Time 2 we are allowed into his world.

Instead of via ghosts, he is exploring his current identity by means of mirrors. He sees other retired men, a population with whom he has a fascination, as a mirror-reflection of himself (possibly in the present, but certainly this mirror provides a potential picture of his future self) as he seeks to find his new place in the world. Of retirement he says:

“I suddenly realized that I could walk down the street in the middle of the day and it’s the other men walking in the middle of the day, and you realize that there are all these retired people sitting about with absolutely no function at all – it’s a slight feeling of er... of uselessness which is er... erm...”

Although, as we will shortly see, Roger also focusses on retired men for clarification of who (he thinks) he has, or might become, Adam is the only participant who makes a direct gender comparison. This is what he says at Time 2:

“You know this is something that women have probably had more experience of because... if they’ve taken time off to have children and stuff like that... It’s certainly in part just a social thing. As I say you... a couple of times I’ve popped into the library and there’s a... a... a group of... presumably retired or... unemployed men sitting there reading the newspapers and occasionally just having conversations and something does... (long pause) a woman without employment is still expected to be shopping and housekeeping and such-like so it’s... so whether a woman’s actually got paid employment or not she’s always got a defined role in society – there must occasionally be people who aren’t but in most cases... well I mean up until the last twenty years if someone said ‘what do you do?’ ‘I’m a housewife’ – that would be regarded as a perfectly acceptable and indeed admirable way of doing – that’s what women did – they looked after the houses and the children and... that’s what women did and that’s...”

“So you’re talking about a role...”

“I didn’t have... as I say... men... aren’t expected to have that sort of role. I’d imagine there becomes a certain amount of pressure on the women because

maybe they don't want to be running about looking after the house or children or... yes, I think a lot of it was just the sort of social thing."

It is important to make a distinction between the current reality of women's "roles" in the world and the nuanced inner sense of redundancy Adam is so precisely describing when looked at gender-comparatively. He is by no means a male unaware of modern equality, and should not be dismissed as such, but he is painting a vivid picture of the humiliation he feels being perceived as a man without either employment or a role. When I venture, at Time 3, into what I think will be an ageing question:

"So how is it having a bus-pass or anything like..." he says:

"The only time I do notice it is... you don't see many elderly men out on their own in shopping centres and such-like. I haven't really thought about it – men actually don't go shopping very much, they go shopping with their wives or partners... but you don't see many men... oh what's he doing out there...? Because you're just slightly unusual. I maybe go... I'm aware of the fact that... erm... being male and being out on your own... there are fewer men around because men die first. A man is more likely to have a partner."

So this is not just a gender question. It is a social one – notice Adam's sudden impersonation: "*oh what's he doing out there...?*" It is unlikely that Adam is really concerned about being a man on his own in a supermarket, but he thinks others have an attitude and it becomes his own concern – manhood, masculinity are being in some way attacked, or so he perceives the perceivers as perceiving. Underneath, of course, the question is simply: who am I without a job?

ROGER

Roger, we will remember, is feisty in his opposition to retirement being "*thrust upon you*" and towards ageing: "*the opinion formers are all 20 years younger.*" I will first present a heartfelt homily from him from Time 2 to set the scene:

"One thing about work is, even if you're not enjoying it, it keeps you mentally alert and challenged and sometimes I think erm... that actually to get away and go to a reunion which I do probably every year with former colleagues

with places that I've worked at in the city, I find that really, really stimulating. Because these guys are sharp and you know [...] it's that sort of erm... edge that I miss, I really do erm... and it's er [...] it could be sharp wit, it could be sharp thinking [...] something that just gets you going – instead of just existing..."

Roger lives in a town associated with retirement – something which, by now, will probably alert the reader to expect resistance. In the following passage, unlike Adam there is no mention of women, but exactly like Adam he notices and focuses only on men – those like himself. However, he makes a careful distinction – they still wear jackets and ties (the implication being that they are different/separate from him). At Time 1 he says:

"... and then I went down on Friday afternoon and it was quite a different group of people... it was a lot of men... many more men than in the mornings and being a sort of retirement place a lot of the men still wear jackets and ties, and you know... there was... a lot of people like that about, and in the day you wouldn't see these people. I thought: 'what is it about Friday afternoon that gets the men out? What are they doing suddenly that gets them out late on a Friday', and I haven't worked that out."

Now the "retired men" are "*these people*" and we know from our earlier explorations that "*the people*" tend to be the opposition. Roger wonders what it is about Friday afternoon that "*gets the men out*" – they sound like a group of Mafia men emerging into the light – he asks what they are doing "*suddenly*" (now you see them, now you don't) and he speaks of "*late on a Friday*" which has a slightly sinister ring to it. But then he tells me "*I haven't worked that out.*" The suggestion is there is something secret here which needs investigating and solving, otherwise why does Roger not simply ask them? Perhaps the next two quotations from Time 2 will provide the answer.

"I might catch a train mid-week... to go to London or... you know... just to... catch a train... and you are travelling with people like you, so you look around and you think... hang on I'm one of these... we're all spending time that... our time... to go places and do things... erm... and er... yes..."

So, at Time 1 we have seen the mystery posed: who are “*these people*”? Here, at Time 2 he describes himself *among* other retirees in the throes of a slowly dawning realization that “*you are travelling with people like you*” – note the use of the third person “*you*”, the distancing, the caution, then, “*so you look around and you think...*” to the point where he cannot keep up the distancing: “*I’m one of these...*” and then there seems to be an insight that they are using up time somewhat aimlessly, “*spending time*” but going... where? “*... to go places and do things... erm... and er... yes*”. Let us give a moment’s thought to connotations the words “*travelling with*” might carry - this could be a scene from a Bergman film, shot in black and white, impassive pale faces passing mysteriously by into the unknown. Put like that, there are echoes of ageing and closer proximity to death in this scenario. So from inquisitively watching “*these people*”, to being “*one of these*”, we reach, at Time 3, the inevitable distancing:

“I see them all around me... I was sitting in a car park at the station and I saw people driving around and I thought: ‘you look retired... you look old enough to be retired’... and this is the time of day when they all come out... that’s when they’re around and then they go home and disappear...”

As with the “Friday Night Men” they “*come out*” at a certain time of day and then “*go home and disappear*” but now they are “*all around*” him – it is almost as if they are closing in on him. He has most definitely distanced himself from “the retired” – he is enclosed in a car, peering unseen at “the creatures” through glass, and they are “*driving around*” as he studies them: “*you look retired... you look old enough to be retired*” and we have a sense that they are absolutely nothing to do with him – he has projected retirement away – he is no part of “*them*”. “*... and this is the time of day when they all come out... that’s when they’re around and then they go home and disappear...*”

At this point let me remind you of part of the quotation from Roger I began with –

“I find that really, really stimulating. Because these guys are sharp and you know [...] it’s that sort of erm... edge that I miss [...] it could be sharp wit, it could be sharp thinking [...] something that just gets you going – instead of just existing...” –

and here we have the undead, zombies in their little machines, expressionless, they come out at a certain time of the day – they are “just existing” soulless shells, disembodied, disconnected, ghostly beings - they make manifest the lack of stimulation that he feared would be the case.

Orientation 2

You get to be a nobody don't you

(Represented by Marcus)

Marcus is most overtly concerned with an anticipated status drop when, at Time 1, he tells me his job:

“... gives me that degree of importance [...] the phone calls won't come in, the day to day management I shall lose – you get to be a nobody don't you.”

I am not sure how Marcus uses “you get to be a nobody”: he could mean: (a) without “management-status” one experiences a disintegrating identity; (b) the retired generally are “nobodies” in that they are “unimportant”; or (c) “invisibility” can be brought about by both age and retirement. Whether he experiences one, or all of these, there is a sense that work and its relationships provide a form of “being”.

At Time 1 I ask if he thinks he will miss his work colleagues:

“Oh like mad. I'm sure I will. I'll really miss them. In fact... I think... I think the credit to them is, I shall be in touch with them, you know I'll get all their phone numbers, I shall email them, I shall send them texts and I think we're going to keep in touch.”

It is clear he is the pater familias of his clan when he says:

“This is family number two, coming here and just... for example one of the staff – could they work through their lunch and go at three, and I said ‘of course you can’... I think it's nice to be in a position where you can grant things... I've been asked if I can recommend anybody. I've been cautious not to get involved, because I don't really like the thought of handing over to anybody to be honest, because it's MY... sort of family...”

He can “*grant things*” and, naturally enough from that position, like any “father” does not relish “*handing over to anybody*”. Despite the fact the relationship between boss and staff is one of symbiosis and affability, it is made up of a power imbalance. So it is not entirely surprising that the dynamic feels strained in the different environment of his home in retirement at Time 2:

“I invited the managers over [...] It was good... but it was DIFFERENT – I don’t know... it was as if... well... it was... it was just different. I can’t really explain quite what it was [...] It was different yeah [...] Erm... I think they were a little bit quieter than I thought. They might have come bobbling in you know... but they weren’t... they were quiet.”

The word “*different*” is used three times in quick succession – “in retirement things are different” he seems to be repeating to himself, as if to truly catch the meaning. He no longer has “*either the degree of importance*” he spoke of at Time 1, or the ability to “*grant things*”. “Who are we to each other?” seems to be the question. He makes a decision:

“I’m not sure I want to go back [...] I want to keep... to keep perhaps what I’ve got... maybe... nicely boxed.”

It is an apt image – working life, along with its identity and its relationships, wrapped up in a special presentation box to be kept and peeped inside on a rainy day, because it cannot be made to adapt and remain in the different environment of retirement.

Here is Marcus at Time 3:

“... wouldn’t want to go back for a gold clock actually [...] I’ve been in touch erm... via email, and that suits me... it’s a sort of an arm’s length thing.”

The “family” is now kept at arm’s length and that is just fine.

“And do you *think* about work at all?”

“(emphatically) NOT AT ALL. NO.”

Whilst Marcus demonstrates only a mild version of potential identity erosion, it could easily have become a preoccupation. It is easy to judge the difficulty of a task

by the results, but there is no question some retiring men find it harder to allow identity mutation than others. Somewhere between 6 and 15 months after retirement, Marcus finds his own “boxed” solution.

DISCUSSION

“Out of the struggle at the center has come an immense, painful longing for a broader, more flexible, fuller, more coherent, more comprehensive account of what we human beings are, who we are and what this life is for.” – Saul Bellow, Nobel Prize lecture (12 December 1976)

Before approaching the relevant literature, let us again scrutinize the perceptions, moods and “dynamic-with-the-world” attaching to (a) each Time point within trends; (b) the divergence and convergence between the two trends; and (c) the overall atmosphere within each trend. Appreciation of this Discussion will be enhanced by being aware of some words which are associated with “substantiation” such as: approval, proof, verification, confirmation, validation and vindication.

Orientation 1

(Represented by Roger, Derek and Adam)

Figure 8.1 Orientation 1 (Theme 3)

Time 1	Time 1 is largely about an anticipated “missing-ness” (Derek: <i>“Resigning my directorship will be something sort of gone... something missing”</i>), as opposed to speculation about what retirement might <i>add</i> or provide. Work equals “living” and retirement equals “existing”, introduced by Roger in: <i>“it’s that edge that I’ll miss – that gets you going – instead of just existing”</i> but expressed by all participants – Adam speaks of “tolerating” this aspect of retirement.
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Time 2	Time 2 is about “group” – participants are becoming aware that they belong in a different cohort now and are mildly repulsed. There is also a “no-man’s-land” atmosphere – a “where do I fit?” question. In this respect, issues of masculinity also enter the frame with Adam’s: <i>“it’s the other men walking in the middle of the day [...] there are all these retired people sitting about with absolutely no function”</i> and <i>“whether a woman’s actually got paid employment or not she’s always got a defined role in society”</i> . As mentioned in the analysis, Roger and Adam focus intently on other retired men, and Derek’s bloated ghost and his male successor seem to inhabit a substantially masculine world.
Time 3	Time 3 exemplifies what I call the “ghouls, ghosts and gothic mirrors” ambiance of this theme, where we are operating somewhat below consciousness, and where, through the unwanted identification of the self with the newfound cohort, a disintegration of a full embodied sense of self is taking place. Derek epitomizes this atmosphere with his talk of ghosts, and Roger with his zombies: <i>“I see them all around me [...] you look old enough to be retired, and this is the time of day when they all come out... that’s when they’re around and then they go home and disappear...”</i>

Orientation 2

(Represented by Marcus)

Figure 8.2 Orientation 2 (Theme 3)

Time 1	Here, anticipation of loss of work, involvement and activity is also shown in consciousness to represent identity erosion, however, at one point, Marcus goes further and becomes a “nobody”: <i>“the day to day management I shall lose – you get to be a nobody don’t you”</i> .
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Time 2	Time 2 again concerns group but this time it is the old cohort (work colleagues) which changes in a new environment. Adaptation is therefore precipitated: <i>“It was different yeah... I’m not sure I want to go back [...] I want to keep what I’ve got... maybe... nicely boxed”</i> .
Time 3	This is where the change is finalized. Marcus has now found a new life and moved on: <i>“I’ve been in touch erm... via email, and that suits me... it’s a sort of an arm’s length thing”</i> .

As far as Hermanovicz’s “characterization of across-time experience” and “sub-group differentiation” is concerned our charts may be represented thus:

Figure 8.3 Summary of All Orientations (Theme 3)

Orientation 1	My “self” belonged to (and developed in) another “group”. Can my “self” be reborn in this “lesser” new “group”?
Orientation 2	A change of cohort (and lifestyle) recognized, negotiated, and accommodated.

When perusing these charts, it is important to remember that we are not researching “right” and “wrong” ways of approaching retirement, but seeking more *insight* into the different ways this life-change is experienced and negotiated. The literature review produced repetitive evidence that retirement is a process, and each individual employs his own negotiating strategies to try to find comfort and satisfaction within it, indeed Ekerdt (2010) commented that occasionally retirement researchers recommend different, better behaviours for people: “There is a valorisation of behaviour in which, it is supposed, anyone can engage. It may be, however, that this is an endorsement of personality traits” (p.78). We may recall Kaufman’s (1986) statement that: “continuous restructuring allows individuals to maintain a feeling of unity about themselves and a sense of connection with the parts of their pasts that they consider relevant to who they are at the present” (p.150) and that time is needed to reinterpret or restructure pasts. Continuity theory (Atchley, 1989/99), as we have seen, emphasizes consistency, internal and external, which can contribute to retirement adjustment, well-being usually being sustained if there is opportunity to

maintain existing relationship and life-style patterns, and that individuals indeed *strive* to maintain continuity. (This might account for the paradox that some individuals look forward to retiring and then appear to resist change, clinging to the “known”). Add to this Mead’s proposition that roles are sets of symbols which act as shared social meanings, and that “it is not role occupancy itself but an active individual who selects the social meanings that provide the reference for self-identification” (Reitze & Mutran, 2006, p.335), and we have some clues as to how to approach this theme.

Belonging

Jahoda (1981, 1997) claimed that, along with the manifest function of the need to earn money, employment serves five latent functions for workers - the relevant one here being collective purpose, or a feeling of belonging. Social identity theory (Tajfel, 1978) tells us that individuals typically categorize themselves and others as a way to make sense of, find order with, and “locate” others and themselves within their social environment; and that individuals identify themselves with a group which becomes part of their personal identity, and “I” becomes “we” (Brewer, 1991). Tajfel’s “classic” definition gives us three aspects of social identity: a cognitive component, an evaluative component and an emotional component, and suggests people can belong to a specific social category, but do not necessarily feel commitment to that group. On top of that, individuals are conscious of the value of their own group compared to others by means of social comparison (Teuscher, 2010) – here we might remember Roger’s words: “*One thing about work is, even if you’re not enjoying it, it keeps you mentally alert and challenged [...] it’s that edge that I’ll miss - that gets you going – instead of just existing.*” Michinov et al (2008), who found the affective component a better predictor of satisfaction with retirement than the cognitive or evaluative component, remind us that “retirement is not only an individual process but also a *group-level process*” (p.189). They add that identification with social groups serves to meet individual needs, including the needs for self-enhancement, affiliation and a sense of identity – but, so far at least, Group 1 (and initially Group 2) do not identify and do not appear to *wish* to identify with a group called “retirement” which, consistent with the “I as we” concept, contributes to a sense of self-disintegration.

This sense of non-belonging is echoed in various quotations from the qualitative canon in Chapter 2:

“It’s an odd situation. You’re in a sort of slot. You don’t belong anywhere. You’re just in this slot which carries you through to the grave” and:

“I think ‘I haven’t got a job. I’m nobody now’” (Robinson et al, 2011 ps.251 & 249)

However, going beyond the literature of Chapter 2, we appear to be looking at an ontological question – a “Being” (in all senses of that word) question. Yalom (1980) speaks of three types of isolation: interpersonal (loneliness), intrapersonal (dissociation from parts of one’s self) and existential. He describes the latter thus (and I believe it is an extraordinarily relevant description of the divide between belonging to a working world and an arrival in retirement):

“Not only do we constitute ourselves but we constitute a world fashioned in such a way as to conceal that we have constituted. Existential isolation impregnates the “paste of things”, the bedrock of the world. But it is so hidden by layer upon layer of worldly artifacts, each imbued with personal and collective meaning, that we experience only a world of everydayness, of routine activities, of ‘the they’. We are surrounded, ‘at home in’ a stable world of familiar objects and institutions, a world in which all objects and beings are connected and interconnected many times over. We are lulled into a sense of cozy, familiar belongingness; the primordial world of vast emptiness and isolation is buried and silenced, only to speak in brief bursts during nightmares and mythic visions” (p. 358).

Much earlier, Heidegger, the ultimate studier of “Being” used the word “uncanniness” to express the same idea: “As dasein falls, anxiety brings it back from its absorption in the ‘world’. Everyday familiarity collapses.... ‘Being-in’ enters into the existential ‘mode’ of the ‘not-at-home’. Nothing else is meant by our talk of ‘uncanniness’” (1927, p.233). (“fallenness” in Heidegger is the “losing oneself” in the everyday world, and the temporary forgetting of the existential reality of life - of which “voids” are a part - which I equate with some aspects of the different atmosphere of working and of retiring). Anxiety, (existential “angst”) caused by voids and meaninglessness are often well-hidden in the busy working world. We might think here of Marcus’ *“gives me that degree of importance [...] the phone*

calls won't come in, the day to day management I shall lose – you get to be a nobody don't you” or perhaps remember Charlie's words: *“What I was frightened of was going back into depression... you know that was the biggest [...] and that was going through my mind a bit... when I retire you know [...] I was worried it might come back”*. It was Adam who was most aware of this subject, when he referred to: *“substituting external activity for personal development”*. He enlarged on this idea with the following: *“it all comes back to this... erm... vaguely spiritual thing that it's time to actually start thinking about... it's time to start thinking about something a bit... religious is probably not the right word, because I wouldn't describe myself as particularly religious – spiritual is probably more like it.”*

To illustrate the above I return to Yalom (1980). He describes what he calls “a simple ‘disidentification’ exercise in which individuals list answers to the question ‘who am I?’ on cards and then meditate on the experience of giving up one by one each of these roles (for example, a man, a father, a son, a dentist, a walker, a reader of books, a husband, a Catholic, or Bob” (p.360). His participants became aware that Being is independent of accoutrements, and in tune with some of the central images from this theme, one participant self-described as “a disembodied spirit gliding in the void” (p.360).

Returning by contrast to Yalom's “We are surrounded, ‘at home in’ a stable world of familiar objects and institutions”, I referred in Chapter 2 to Ashworth's fractions of the life-world and here it may be useful to explore Marcus' *“the phone calls won't come in, the day to day management I shall lose – you get to be a nobody don't you”* in the light of Ashworth's spatiality. By way of prompting researchers to interrogate data in the light of the various fractions, he asks: “How is the person's picture of the geography of the places they need to go to and act within affected by the situation?” and adds that this geography will not only be physical, “there will be social norms and a host of other meanings associated with places” (2016, p.28). This reminds us that working life takes place in spaces, in places and with “things”. We should realize that the phone calls Marcus refers to are taken on a physical phone in an office which is very familiar – full, no doubt of office artifacts – computers, photocopying machines, printers etc. Underneath the phone calls is a well understood physical world of which Marcus is a master. He will travel a familiar route, no doubt on the same road from home to work – it is habitual. The same goes for Adam's

“useless” men – what makes them poignant from his point of view is when and where they walk – in the middle of the day and in streets which only the unemployed would walk by day. Time and place give them their meaning.

Zombification

The philosopher David Chalmers (1996) has identified the “Hollywood zombie” (re-animated flesh-eating corpses), the “Haitian zombie” (living people deprived of soul and free will) and “philosophical zombies” (they look like humans, but lack consciousness). In a paper entitled “Some Kind of Virus: The Zombie as Body and as Trope”, Webb & Byrnan (2008) give us the following: “Because the idea of the zombie travels so widely, and across so many fields, it has become a very familiar character, one that participates in narratives of the body, of life and death, of good and evil; one that gestures to alterity [...] species-ism, the inescapable, the immutable. Thus it takes us to ‘the other side’ – alienation, death, and what is worse than death: the state of being undead” (p.83).

It is perhaps ironic that writers and filmmakers from H.G Wells, Fritz Laing and Charlie Chaplin to Edgar Wright with “Shaun of the Dead”, have employed zombification to represent the exploitation of low-wage labour, and people who hold dull or undesirable jobs that require only machine-like skills; for here we have arrived in a world where the worker is seen as alive, and the “role-less” retired are the zombies. We might ask ourselves how this came about.

Taking a phenomenological viewpoint on what he calls “corporealized and disembodied minds”, Fuchs (2005) speaks of the “as” structure of the body as an effective means of expression and communication, where there is “an implicit resonance between [others’] expressions and our own bodily and emotional reactions” (p.98). Group 1 all receive clues about themselves and their state by observing others and either projecting their own feelings onto those others, or introjecting what they believe to be the feelings of those others. By an “emotional contagion” (Hatfield, Cacioppo & Rapson, 1994), another’s tears may make one feel sad, or one might be infected by their laughter. Fuchs (2005) goes on to explain that the body works as a tacitly “felt mirror” of the other. “It is as if the other person's intentions inhabited my body and mine his” (p.98). In “intersubjective perception” the body acquires the capacity to put itself virtually in the place of another body and

to transpose the perceived actions into its own motor schema. In light of this potent quotation we can now look back to Derek's yearning for the company of his successor; Roger's fascinated gaze fixed on his mirroring ghouls (becoming almost ghoulish himself in the process); and Adam's shrunken, futile men who tramp the streets in the middle of the day. Merleau-Ponty (1962) referred to this "noninferential process of empathic perception" as a "transfer of the corporeal schema" which he attributed to a primordial sphere of "intercorporeality". Here, of course I am referring to such data as Roger's "*I see them all around me [...] I saw people driving around and I thought: 'you look retired... you look old enough to be retired' ... and this is the time of day when they all come out... that's when they're around and then they go home and disappear...*" Because there is an "intercorporeal empathic perception" occurring for Roger, he fights heroically to attribute this unwanted "zombie-like half-life" to the disdained other and not to himself.

Embodied Masculinity

There is one aspect of this intercorporeality which it would be unwise to ignore, and it is addressed by Connell & Messerschmidt (2005), who report that "Bodies are involved more actively, more intimately, and more intricately in social processes than theory has usually allowed", adding that "it is important that not only masculinities be understood as embodied but also that the interweaving of embodiment and social context be addressed" (p.851). When we think of Roger's sexless zombies, Derek's bloated ghost grasping towards his male successor, and Adam's shuffling males "*sitting about with absolutely no function*" we are reminded that the bodies these retired men see representing their new selves might well be related to gender anxiety. Looking at Adam's "*I suddenly realized that I could walk down the street in the middle of the day and it's the other men walking in the middle of the day*" one cannot avoid an equivalence of work/activity/usefulness and maleness. When these three properties are removed, we do not appear to be left only with a lack of "human-ness" but a lack of embodied masculinity. On top of this, it is important to remember that my participants are baby-boomers – a demographic which has lived through probably the most dramatic and far-reaching changes ever seen between and within sexes and genders, and it is likely that some, at least, will have experienced uncertainty around models of masculinity at various times in their

lives. Although maleness has only been *foregrounded* occasionally in this study, it is the ongoing *background* tone of my whole exploration.

The current masculinity literature makes clear that it is hard to find a definition or description of masculinity which does not include some sort of hegemony, whether men are unconsciously pressured to sustain it, or wish to distance themselves from it. Wetherell and Edley (1999) have made the suggestion that “hegemonic norms” should be viewed from a discursive standpoint, arguing that hegemonic masculinity should not be understood as the settled character structure of any group of men” (p.337). Notice, for instance, how much Adam speaks of the difference, as he sees it, between being an older man with no employment and an older woman – his is not a hegemonic stance but nonetheless he is fighting to stay upright as a man – “*you don’t see many elderly men out on their own in shopping centres and such-like. I haven’t really thought about it – men actually don’t go shopping very much, they go shopping with their wives or partners... but you don’t see many men... oh what’s he doing out there...?*” Connell & Messerschmidt (2005) concur: “‘masculinity’ represents not a certain type of man, but, rather, a way that men position themselves through discursive practices” p.841), and they draw attention to Jefferson’s (2002) challenge to researchers to explore how actual men, with their “unique biographies” and particular “psychic formations”, relate to these various masculinities, while suggesting that these discursive positions are chosen by men to ward off anxiety and avoid feelings of powerlessness.

This theme has drawn attention to a focus on the “missing-ness” or “not-ness”, as I have referred to it, of retirement. Although there has been significant early research (Brewer, 1991; Mead, 1934; Tajfel, 1979) into social comparison, there is room for more investigation into the dynamics of both group-belonging and group-change in a retirement context, to compliment the work of Michinov et al (2008). A connection between ontological insecurity (Laing, 1961) and masculinity has also been highlighted and is something I have not seen explored in the retirement literature.

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CHAPTER 9

THEME 4

DIMINISHING FUTURE

In this theme I present answers I received to the following question:

“Do you think much about the future? If so, how do you view it?”

There is much speculation by participants as to the length of time they can expect to retain an active healthy life (not a question asked by me). The overwhelming consensus was 10-15 years with little deterioration, give or take external circumstances. I would like to make the point at the outset that “10-15 years” envisaged phenomenologically by a 65 year old will be more compressed than it would be at earlier stages of the life-cycle (several participants report Time “speeding up” exponentially). In addition to this, again I ask the reader to remember that these men are all baby-boomers – they belong to a very specific generation. Many of them give vivid descriptions of what this means after retirement. There are no orientations or categorizations in this theme as significantly, the experience of each and every man is only distinguished by very small details.

We begin with Derek, who opens with three juxtaposing concepts: the link between retirement and death and dying; the expectancy of longer life; and change which has a different “flavour” to any previous change in his life.

DEREK

At Time 1 he says:

“I think now being 60... is not like it was when my parents were 60... there was that feeling... and certainly when you were 65... you know... you were coming to that point where you retire and perhaps have a couple of years in the potting shed, and then... you know... you popped your clogs [...] now we have this expectancy of longer life and...I don't feel old and I don't think of it in that way [...] I've embraced the fact that life is changing and this [retirement] is almost like the final part of that.”

First and foremost Derek describes the previous generation's "experience" or at least *his understanding* of their experience of retirement, which is presented as being synonymous with impending death (though he employs euphemism to talk about it – "*couple of years in the potting shed*" and "*you popped your clogs*"). If he is correct, even in part, then it is inevitable there will be a legacy of expectation which, at some level of consciousness at least, will not have fragmented in one generation. We have already touched on the tendency to meld retirement with ageing; now, here, retirement is linked with dying. Although Derek stresses both the current extended life expectancy and the fact he doesn't feel old, he goes on to contradict himself when he characterizes retirement as "*the final part*" of the changing processes of life. The same principle is reflected in the modern retirement rhetoric – "we're all young and we've got years ahead of us" but, as we hear it from Derek, its attached underbelly – "there's something *final* happening here" still rides along underneath. There is a telling double entendre in his phrase "*life is changing*" – life is changing because retirement will make a big difference – but also life is made up of, indeed *is* a process of "*changing*", in other words, by definition, it is a changing thing.

At Time 2 he reports:

"I mean I suppose we think about... you know... we've moved here... what... does this mean now? I suppose this is it – we're not moving from here and then you think (sudden laugh) you probably are! And... when something happens... that is old age... and that'll dictate whether we can still live up here."

Although it is perfectly natural for people in their 60s to speculate about old age and what it might mean, I wonder if so much specific conjecture would have taken place prior to retirement. The demarcation appears to prompt both thoughts of the future – a "what-will-I-do-with-life-now" question, and some meditation on arriving at (usually) 65. The view is one which has a very different flavour to any previous future glimpsed, something illustrated at Time 3 when Derek tells me:

"I mean if you said... well... you know... what's the next phase... then the next phase probably is the one that we don't want to think about as much, or talk about... because that is literally being elderly you know... When do you become elderly? Big question isn't it. It's a long way away... we keep saying,

so that's fine (laughter) it's probably... you know... 88 or something like that... but you know... you don't know what... so for me, this is definitely a phase that I'm in... it's not a phase before another phase... it's not a developing phase... I think it is now what it is... to be enjoyed... to really enjoy it."

So we arrive at an important discussion of phases, steeped again in contradiction. The "next phase" which is the one "we don't want to think about, or talk about" corresponds, for Derek, with being elderly (approximately 88) and it's a long way away... or is it? (note the "we keep saying" and the little laugh), "but" he says: "you don't know what..." and he prefers not to finish that sentence. Now, paradoxically it turns out he *also* does not believe there *is* another phase – he is *in* the last one – "it's not a phase before another phase... it's not a developing phase..."

"Develop" is an expressive word stemming from the French "développer – to unfold". Is Derek saying that there will be no more "unfolding"? No more discovering new hidden parts of himself, or rediscovering old lost parts? Perhaps not literally, but as previously discussed, the words chosen often point to how things actually *feel*. However, it is that very thought that leads him to notice how important it is to stay in the present and experience life and "really enjoy it."

Derek began with speculation about how retirement might have felt for the previous generation. In the following passage he situates himself in a very specific historical spectrum, culminating in thoughts about the generation to come:

"I think people are envious of those of us who were born in those years and lived through the sixties and seventies which in their own way were quite revolutionary in music, clothes, everything. And prosperity. Prosperity boomed. We were the first generation who were not conscripted to join the armed forces, so I never had to worry about that, and at the end of the day, there was a reasonable retirement and pension in prospect, which is clearly changing dramatically going forward. I worry about that... for the next generations."

When reading the views which follow about the “diminishing future”, it is important to be aware of the “backdrop” to this theme - the almost life-long familiarity of this generation with a past forever *expanding* and *increasing*, never *diminishing*.

ROGER

Derek referred to the different types of futures that exist across the lifespan. Roger follows suit at Time 1:

“What I do try to think about is what is it going to be like in 10 years’ time? Am I still going to be as lucky then as I am now, then? Or am I going to get arthritis or dementia, or Parkinson’s or what is round the corner? When you’re 30, 40, 50, you don’t really think what’s round the corner because it’s all ahead of you.”

With much emphasis on the psychological adjustments necessary for a successful transition to retirement, we should never forget that thoughts of physical deterioration inevitably surface when there is time for future contemplation. With the comparative longevity of current populations ever in the sight of the retiring baby boomer, it is not surprising that there is alertness to the ailments of late ageing. In contrast, the “other” “previous” future Roger refers to, although it is “*round the corner*”, “*it’s* (and I assume he means life and health and all that is good) *all ahead of you.*” (Here we have a good example of what Merleau-Ponty (1962) was describing concerning phenomenological collapsing Time – Roger is looking towards a future in the light of a past which had its own very different future attached to what was then a present, which colours the way he perceives for “the time being” – a phrase which springs alive in the light of this discussion).

For now though, Roger is careful to preserve his “non-ageing” stance:

“I’m not wanting to plunge into... you know... suddenly playing bowls or snooker or you know... something I haven’t done before”

Why is it so important he steers clear of retirement activities? The answer, still at Time 1 is unequivocal:

“You know... I’m not yet ready to read things about old people [...] I mean you could actually bury yourself in Silver Surfing and I don’t want to do that.

It's not that I don't want to be associated with it... it's just that... I don't need to...

Here, it is impossible to miss the implication of the word “bury” which hardly needs me to make an interpretation.

Health in ageing is still a concern for Roger at Time 2, and the future is measured in quantities:

“Erm... you know... the big question is: how much future is there? [...] whilst we've got our health we've got to make the most of it [...] Looking 15 years on from now is actually quite a bit more tricky because... it's not long but people of 80 really are in old age.”

Again, like Derek, we hear the “up-side” or at least the motivational aspect of a growing awareness of diminishing future, in “*whilst we've got our health we've got to make the most of it.*” It is interesting that at Time 2, 15 years into the future is characterized as “*more tricky*” whereas when we move to Time 3, there appears to be a much more measured and accepting approach:

“There is an awareness which is probably greater now than before, that there is a limited time left... we are both fit, we both walk, we both enjoy doing anything we want to, but we don't know how long that's going to remain, so we really do want to make the most of it while we can.”

Exactly the conclusion Derek had come to, and notice the directness (and also the gracefulness) of the Time 3 words “*there is a limited time left*” compared to Time 1's “*I'm not yet ready to read things about old people*”.

ADAM

At Time 1 Adam quotes Keynes:

“‘In the medium term we're all dead’ - you're going to die anyway... so... so... there's no point... long term planning at our age is a bit er [...] could be struck down with sudden illnesses but these are the things which... which can't be predicted and which will happen to somebody. You just hope it's not you...”

Although in both Derek's and Roger's case, there is much covert allusion to death, there is nothing overt. Adam does not mince words, and perhaps this is why his rhetoric, whilst not exactly up-beat – is at least un-troubling and pragmatic, carrying no sense of doom. Indeed at Time 2 he demonstrates a relaxed humour:

“I’m hoping to get to the state where I can actually read Italian, read a simple novel, that sort of thing, just so... nice to regain... partly nice to learn something [...] I’d like to... got to stave off Alzheimer’s – I’ve been assured that this will stave it off for at least a fortnight [...] People said ‘why don’t you move into something smaller?’ – I said ‘well I’ll be in a box soon enough, I don’t need anything smaller’ [...] there’s not... there’s no... until it gets to the state where it gets too much [...] we’re talking about travelling a bit while we’re still physically up to it and while things like insurance are reasonably possible.”

The physical and bureaucratic restrictions already being considered are submerged under the humour – his broken sentence “*there’s not... there’s no...*” is presumably leading to something in the order of “no point worrying” “*until it gets to the state where it gets too much*”. Like Derek and Roger, at Time 3 Adam has an approximate 10/15 years of health and activity in his consciousness:

“... the way things are going we can expect 10/15 years of active life after we retire [...] I do think about it but it’s... there’s not much you can do about it [...] I have a feeling I’m getting a bit st... my knees are getting a bit stiffer [...] It’s touch wood we can expect to live for probably another 20 years... not necessarily in good health [...] it’s mainly luck. The mind may be very acute and the body’s gone or vice versa.”

And then something more nuanced:

“... if you’ve had the sort of... something that you used to do a lot... er... well, you used to go dancing a lot or something like that and then you find the person you used to dance with... you went with... is no longer there... I suppose you sort of sometimes think to yourself: ummm... I suppose I could go dancing again... but you know in fact that you’re not going to do it because you... you don’t know what the modern dances are like... you know...

you haven't been to the new club... sort of... you wouldn't know any of the people there... so in fact you know you're not going to do it but you still think... oh well it still leaves a... a slight possibility floats back..."

This, for me, is a very important passage. It concerns never doing certain things again whilst retaining a “*slight possibility*”. All their lives Derek, Roger and Adam have lived in a world of *possibilities*, and now, along with diminishing time go diminishing potential and promises and opportunities in equal measure. It lends a double entendre to our theme title. “Diminishing Future” denotes less time, but it also denotes “diminishment” itself. It is not necessarily a disturbing consideration if understood and accepted, but it is *there* and is an increasingly hidden part of the retirement experience. Finally Adam gives us his version of this generation’s place in history and its legacy:

“I feel rather sorry for young people nowadays. I think when we were younger we had – you could look around and you could see things getting better year by year. You could see the bomb sites getting rebuilt... you could see the people buying televisions and getting their first car and this sort of thing [...] young people seem to have – they start out with a lot more debts and everything seems to be a lot more difficult for them.”

And so we have an almost identical representation of “diminishment” to Derek’s; not just of Time, not just of possibilities, but also of the lives of the future generation, in contrast to the “expansion” previously referred to, adding depth upon depth to this theme.

The next three participants continue the theme of making the most of time, all from a position of minor ailments or aches and pains, but also with the end in view:

BOB

At Time 1 Bob tells me:

“Well health-wise I'd like to live a fair length of time yet... I mean I'm diabetic... erm... it's all controlled. I have no problems with it but you know [...] obviously I'm mindful of the fact that I might die before I would otherwise die so I want to get a fair amount done.”

He assumes, as most of us would, that we all understand the impulse to “*get a fair amount done*” before we die, but I wonder how many people ever question that statement – why *actually* is it important? Does it concern what is left behind for others or is it more a matter of personal legacy?

At Time 2 he reiterates Derek’s view of the previous generation:

“because people didn’t live to pension age or if they did they died shortly afterwards [...] you keep as fit as you can.”

At Time 3, however we come closer to home:

“Well I’m getting older [...] The important thing is staying healthy [...] I don’t suppose we can hope to stay healthy for lots and lots of years, but it would be nice to stay healthy for 10, 15 years [...] when you hear so many disaster things happening... something you just ignore... you’ll deal with it when the time comes...there’s nothing you can do about it...”

For all its pragmatism, however, it is difficult to miss the switch to the third person “distancing” when potential “*disaster*” is mentioned.

TONY

At Time 1 Tony tells me:

“Since I’ve turned sixty I’ve started getting ailments, mainly physical ones – arthritis basically (laughs), so each... over the last four years, I haven’t had anything done, but I’ve had exercises for my knee, my hips, my shoulder and my heel – all aching – I have to do... everything physical... be careful with... I have to do everything... walk a lot slower, but no basically I don’t want to end... don’t really fancy ending up in a wheelchair but...”

We have a past, present and future here, *felt* daily in the body – from five years ago when he was fit and then turned 60, to a present where he has to take extra care of himself and move at a slower pace, to a future where there is a real possibility of “*ending up*” in a wheel chair. “*Ending up*” carries copious meaning. Should the wheelchair be necessary, it would not be a temporary means of support, but a vehicle which would see him right through to the end. I ask:

“... but you don't lie awake at night worrying about it?”

“Oh no! Good God no [...] it's the generation below us that have got trouble... with mortgages and whatever [...] I'm hoping they'll benefit from my wife and I dying...”

This combination of gratitude and guilt goes a fair way to explain Tony's cheerfulness in retirement, one which can withstand all sorts of aches and pains, it is even cited as bringing comfort to eventually dying – *“I'm hoping they'll benefit from my wife and I dying...”*

At Time 2 I ask:

“Are there any negatives or anything not so great about this phase of life?”

“No. I can't think of anything really. Well in a sense negatives because you know... I've got these aches and you know they're only going to get worse. I suppose you could call that a negative but it doesn't worry me. It's just a stage of life.”

So like all of the above participants, in their minimally differing approaches (Derek and Roger being motivated to enjoyment by the realisation of a diminishing future, Adam and Bob by pragmatism) Tony, at Time 3 delivers a homily to gratitude we are now familiar with:

“Our generation has missed all the wars... we've just had the good things... we missed everything... we had the swinging sixties, but too old to think about the war in the Falklands and whatever... Vietnam didn't hit this country, we have been a fortunate generation... houses have shot up in value [...] mortgage has just disappeared because of inflation [...] It's going to be worse for them definitely.”

CHARLIE

At Time 1 Charlie says:

“I've er... no worries about ageing at all. I don't feel 64. I don't feel it at all. I honestly don't. You know, up here (head) I'm feeling 25 you know, down here (knee) I'm feeling 65. I had my hip replaced in 2000. Now I'm having

problems with my knee because earlier on this year forgot my watch like I have done today so I went upstairs to get it - I got 4 steps down, my knee just gave way – all the way to the bottom. Bang!”

What does it mean to feel 25 in spirit and 65 physically? There is a clue in the repetition which precedes the statement: “no worries about ageing at all. I don’t feel 64. I don’t feel it at all. I honestly don’t.” Does one detect an element of “protesting too much”? It is the kind of statement one hears regularly and rarely questions, but it does indicate a mis-match, an “I am this person... but... oh no... I am this person too” – one persona (or ‘mine-ness’) continuous, long-known, long-felt, forever young; one newly experienced in the body, which can let you down and betray self-image. On paper the true impact of an unreliable and painful knee is probably lost on the reader, but when one actively conjures up the scene Charlie describes, the sheer danger of crashing down a flight of stairs is palpable. It is part of the “ageing culture” to “laugh off” such inevitable accidents and falls, but when Charlie refers to mental deterioration, he is more sombre:

“One or two er... my friends... it’s a shame about it, but you know Alzheimer’s and stuff like that and er... but they can’t remember what you talked about five minutes ago. It’s a shame [...] The only thing I worry about is one day I’ll die but so long as I leave my family OK that’s fine. Comes to everybody. I know that it’s coming... I’m prepared for it.”

Like many, he does not necessarily relate thoughts of Alzheimer’s to himself, but first thoughts of death do register as a “worry”, although almost immediately find perspective.

Returning to the present, at Time 2 I ask him:

“Are there any negatives?”

“The only negative is my handicap’s not coming down fast enough [...] When I was in Africa I’m playing good golf – I’m playing off four and I could hit the ball and my... I really felt good. Now I won’t get anywhere near that distance so I’ve got to adjust and I’m finding it... the difficult bit is adjusting [...] I... I’ve got to adjust you know, and I know that I’m not going to be forever fit”.

So Charlie is referring here to the “job” or “task” of transition – that of adjusting. But I read something more here: this adjustment is a form of preparation – *“I know I’m not going to be fit forever.”*

At Time 3, whilst Charlie does still touch on the physical:

“... you know you get your hips replaced – and then you get a kick in the teeth saying: you’re going to need new knees...”

he becomes much more preoccupied with time:

“The only thing that really hacks me off is that time goes so quickly – so say for example my granddaughter – two years in May and it just seems like yesterday [...] that’s the only thing... if time would slow down a bit [...] So what time you’ve got... fill it. Do something. While you’re doing something time does tend to slow down... if you’re actually participating in anything. Yeah. Fill up your time. Live your life to the full.”

So like all the previous participants, Charlie reminds us of the spur of the diminishing future to make the most of Time. This is the common thread, always arrived at by Time 3, even if, in Adam and Bob’s case it is put somewhat prosaically – *“we’re talking about travelling a bit while we’re still physically up to it and while things like insurance are reasonably possible”* (Adam) and *“you keep as fit as you can”* (Bob). Marcus is no exception but he takes the idea into poetic and philosophical realms:

MARCUS

At Time 1, in response to a mention of future fears I asked Marcus:

“Do you have any particular fears?”

“Erm... I do actually. One big fear, and it was the funeral director at a wedding some while ago that sort of crystallised it. I was talking about whether I might move [...] I consult widely and people say: ‘oh no you don’t want to follow your kids’ and that’s fine, but this funeral director said to me: ‘well, Marcus, you know’ he said: ‘I er... all I can tell you is’ he said, ‘they come down to Bournemouth looking for a haven to retire’ he said, ‘and in

six... (slight chuckle) six to eighteen months' he said 'they're in a box'. That is probably the most salutary thing you can have to think about isn't it."

So the first thing to notice is that Marcus has “*one big fear*” and that fear is either premature death, or perhaps, though we cannot tell, simply death. The question arises because Marcus is wondering whether to relocate once he retires. The news that, in the funeral director’s experience, moving usually equals death is, for Marcus, “*the most salutary thing you can have to think about...*” He continues:

“This idyllic idea of being back on the South Coast... probably actually it doesn't work, because you probably find when you get there you've lost all your friends, it's like uprooting an oak tree.”

“*Uprooting*” is a potent image for Marcus’ particular retirement dilemma – whether to move or not. It signals some agonizing over belonging. Marcus suffered a similar “dilemma” around his attachment to his work-force when retiring. Rootedness is paradox – it can be both belonging and stuck-ness, and as he implies, if you are “*an oak tree*” you are one amongst other oak trees also “rooted/stuck” in community, family, soil, scenery, air, culture and atmosphere. For all those reasons, he is inclined to believe the funeral director that, just as the oak tree might perish by being uprooted, so a move might kill him.

At Time 2 Marcus gives us another example of the “10/15 year expectation”:

“... so I'm thinking, well, the most active years are going to be between now and (little laugh) who knows? I'm thinking probably between 75 and 80 I'm going to slow down [...] Well as far as retirement's concerned at one stage I thought 'have I left it too late?' I think as you get older time is more of the essence. I mean I suppose realistically... it sounds blunt this... it sounds awful and you've got to not dwell on it but it's a sort of... it's the final chapters of the book I guess isn't it?”

It is a beautiful image – “*the final chapters of the book*”. In this representation his life is a narrative made up of chapters. Derek has said “*it's not a phase before another phase*”, whereas Marcus refers not to “*the final chapter*” but “*chapters*” which allows for possibilities. What does it mean to think of one’s life as a book?

Does it contain one story or many? If many, are they varied: comedy, tragedy, farce? Or do they belong to one basic drama with its own continuing flavour and flow? The book is still open so is certainly being read, but is it still being written? What will happen to it when closed? Will anyone keep it open and read it over and over, or just occasionally for the sake of remembrance? Will the story-teller be proud of the stories that remain, or wish them to be forgotten? These last chapters could make all the difference, after all what will be written will form the completion, the meaning of it all, the sealing evidence of what it all amounted to. Nothing will be known by its protagonist once it falls shut of who will read the book, or whether it will lie gathering dust unopened. But here in the present, and for several years to come, it is still possible to speculate who those readers might be, and plan the denouement accordingly.

At Time 3, nine months later, he is still thinking about that rooted oak tree:

“I’ve looked at these rather nice retirement villages where they have their own sort of lounges and swimming pools and it looks lovely and it might be that you skip buying another house and go straight to one of those when you... feel the time is right... and I think about a big old oak tree and can you move it and expect it to you know do well in a new location?”

I had talked to Marcus about the wrestling match he was having with himself over whether to move or not, but it is only while studying the subtext here that I have a real sense of how deeply he is feeling those roots and yet, how much he longs to “rip himself up” and prepare for the future. Notice also the movement into the third person and the hesitation around his “when you... feel the time is right” giving the phrase a euphemistic quality. He continues:

“I’m not negative but on the other hand I’m mindful of the fact that it is an ageing process [...] It motivates you [...] But I don’t want to sort of emphasise this - it’s just an awareness... in the midst of life you’re in death.”

I find this passage uplifting and moving – spelling out exactly what this theme has been about for all my participants – “not negative, but mindful”. And as we will see in the Discussion, Heidegger also thought that “in the midst of life you’re in death” and that “it motivates you.”

DISCUSSION

“With mirth and laughter let old wrinkles come” – William Shakespeare

I would characterize the amalgamated themes as:

Figure 9.1 A Summary of Time-Points (Theme 4)

Time 1	An increased consciousness of impermanence
Time 2	An awareness of ageing and health issues
Time 3	Acceptance of approaching mortality = “Live to the full!”

In this theme, in the absence of separate groups representing orientations, I will make my discussion in accordance with Time-points, thereby exploring: a) impermanence rising to consciousness; b) ageing and health; and c) “living to the full” as the result of awareness of mortality.

Impermanence rising to consciousness

As mentioned in Chapter 2, Ekerdt (2010) has noted the “existential discomfort” which underlies many retirement research findings, something he attributes to our Western tendency to avoid the subject of death. Gilleard & Higgs (2009) see this, he says, as “third-agers fending off the fourth age, resisting any identity as old or elderly” and he adds: “Perhaps the brevity of lifetime is at the heart of it” (p.78).

Returning to Chapter 2 to look for references concerning an underlying sense of impermanence or of “glimpsed mortality” I came up with little more than the above two, so Ekerdt’s phrase “existential discomfort” is masterly, because it so precisely expresses the presence of mortality one can feel in vast swathes of the literature (especially after immersion in this theme), but which goes virtually unmentioned. There *are* two more brief exceptions – Jex & Grosch (2013) comment: “Retirement also represents a realization (either explicitly or implicitly) that one is coming close to the end of life. We believe that retirement researchers have not given enough attention to the impact of people’s attitudes toward death on the retirement process”

(p.276). They echo Teuscher (2010) when they go on to say that those who are highly anxious about death may put off retirement, and those who accept death as a normal part of life may embrace retirement as an enjoyable stage of life, but concede these are conjectures on their part. The other exception is Osborne (2009) who does not overtly refer to mortality consciousness but who captures the intimation: “these props of a past life can evoke nostalgia and grief for the end of a career even though they may be retained in the faint hope that they might once again become useful” (p.299) which perfectly matches Adam’s “*you know you’re not going to do it but you still think... oh well it still leaves a... a slight possibility floats back...*” Transitions in earlier stages of life tend to incorporate future possibilities in their ambience and not solely the inevitable loss which accompanies change. Both Osborne and Adam are referring to the nostalgia of leaving working life behind, never to return. This type of transition is reserved for later life.

Existentialists (particularly practitioners) believe that every-day anxieties, including phobias, often act as substitutions or “masks” which “do the work of” death anxiety because the latter is nothing less than intolerable for many people, whereas free-floating anxiety, or anxiety about a concrete issue feels manageable. So I turn again to the existential literature, and consolidate in this last theme the gradual building, theme by theme of the existential nature of retirement. We ended the analysis with Heidegger, and he is the natural place to start where matters of mortality and impermanence are concerned.

Being interested in whether the idea of death could be helpful to humans, Heidegger arrived at an understanding that awareness of one’s own death could act as a catalyst or a motive to lift an individual from one mode of existence (a state of forgetfulness) into another (a state of mindfulness of being). The first state (forgetfulness) is what Heidegger calls “average everydayness” where an individual exists in the world of diversions and material things (we explored something similar whilst focusing on busy-ness); the second (mindfulness of being) is where one is alert to, and awake to the fact *that* one exists, but this true awareness inevitably involves inclusion of the fact that one is a “being-towards-death” to use another Heideggerian phrase. If this fact is left out, then one has an inauthentic view of one’s own existence. Yalom (1980) draws our attention to a wonderfully evocative piece of text in this respect, from Giraudoux’s “Amphitryon 38”. The dialogue takes place between the Gods

Jupiter and Mercury, and Jupiter is describing what it is like to put on an earthly disguise and make love to a mortal woman: “She will use little expressions and that widens the abyss between us... She will say, “When I was a child” – “When I am old” – or “Never in all my life” – This stabs me Mercury... we miss something, Mercury – the poignance of the transient – the intimation of mortality – that sweet sadness of grasping at something you cannot hold.”

If one looks back through the themes – and I begin with the first, where no specific mention of death or impermanence is present, through “the unknown”, “uncertainty”, the absence of “structural parameters” via Adam’s reference to the certainty provided by employment: “*you always know when a weekend’s going to end*”), impermanence is beginning to be felt; and Roger’s: “*that’s three legs – so... is there a fourth one I’m not thinking about? [...] It’s about the unknown*” and Derek’s “*it’s a bit like crossing thresholds... each extra threshold you cross it’s a sort of no turning back*” demonstrate the “foreground” and “background” of retirement itself, and we may at this point remember the hermeneutic circle where a part may also apply to a whole – crossing thresholds to retirement may have echoes of a larger more significant threshold, something I suspect was not much heard during employment while work was “doing its job” of masking some underlying realities.

Consider also the following ambiguous utterances from intervening themes:

(Marcus) “*I think once you’ve gone, I think you’ve gone. And I think if you let go of the reins then you’ve got to sort of... right... you know... a bit... it might sound a little bit chopping blockified but I think... I think that’s... that’s the... that’s the case*” and “*I think work promotes life to some extent [...] so it’s... ever so difficult.*”

Remember also the “half-life” of Theme 3: (Derek) “*he probably doesn’t want the ghost of managing directors past... you know... sort of floating around him... and at the same time it’s probably good for me that that isn’t happening... because if I was too much in touch with it, I’d still be thinking about it... not being fish or fowl, am I in or am I out?*” or (Roger) “*you are travelling with people like you, so you look around and you think... hang on I’m one of these... we’re all spending time that... our time... to go places and do things... erm... and er... yes...*”

Ageing and Health

It may be remembered from Chapter 2 that Teuscher (2010) looked at how the self-image of the retired differs from that of the working population, how people's self-definition as professionals or retirees is predicted and, as part of that exploration, she gave us two distinct characterizations of old age which are called upon to form a self-concept: (1) a pre-industrial one (Borscheid, 1994) in which old age was seen as an escalation of frailty and as being near to death (the "biological" version) where only those whose mental and physical strength had diminished were viewed as old; and (2) a "socio-political concept", where the onset of old age is defined by the receipt of a pension (Braun, 1992). The latter was corroborated in studies where people were asked to say when they thought "being old" began. Babladelis (1978) was informed by his participants that it was around 60, and Harris et al (1988) were given 65-69, both ages which corresponded to workforce exit, not frailty or mental decline, thus mirroring a socio-political rather than biological definition. In a previous theme Marcus complained: *"I'm good for years yet, I could carry on, and that's why I made the comment to you about 65 being artificial. Because I think it is"*. The fact that he says soon afterwards: *"and yet [...] there are stresses, you feel that pressure and you feel as though it's perhaps taking more of a toll on you now than it used to – you can't just wash it off like that"* does beg a question I have never seen posed anywhere: is there a difference between "slowing down" and wishing to enjoy a different life-style, and actual ageing – in fact what is *meant* by ageing? A concept usually so taken for granted (in truth we are all ageing from the day we are born) must surely be a considerably moveable feast. I will call upon a paper (Laliberte Rudman, 2015) which specifically explores *physical* (corporeal) ageing within the context of retirement, and although this paper is largely concerned with the embodiment of positive ageing and "neoliberal rationality" I prefer to focus on its intense scrutiny of the discrepancies between felt youthful identity, chronological age and ageing appearance.

The author cites Featherstone & Hepworth (1995) and Kaufman (1986) with their depictions, respectively of the "mask of ageing" and "the ageless self" – both accentuating how ageing people experience their bodies as masking or hiding an "essential, ageless identity" (p.11) – (Charlie: *"I've got to adjust you know, and I know that I'm not going to be forever fit - I'm finding it... the difficult bit is*

adjusting” and *“up here (head) I’m feeling 25 you know, down here (knee) I’m feeling 65”* or Roger: *“what I do find... I find astonishing is the way you are... you... get to a certain age and you are reminded that that is where you are and you don’t feel like that at all”*). In a qualitative study, Slevin (2010) found participants using several different strategies to create an image of themselves as in control of their bodies in order to resist negative images often associated with older people. These include health regimes, fitness, activities, sports etc. – we, of course have already seen throughout many of our themes, ubiquitous examples from every single participant of plans for running, cycling, spending more time at the gym and taking part in sports. All of the three above studies cited in Laliberte Rudman (2015) found that ageing individuals working on their bodies were resisting or denying ageing and were separating their sense of identity from physical changes associated with ageing, something which was corroborated by Lamb (2014).

Laliberte Rudman then explores the discursive input stating that “over the past few decades, textual and visual representations of positive aging discourses have pervaded an array of public spaces and texts, such as self-help books, media, governmental policies, academic literature, advertisements, health promotion initiatives, and healthcare organizations [...] which establish new standards for ‘aging well’ and shape new types of ‘active’ aging citizens” (p.11). And so we find ourselves back in the world of context and the impossibility of exploring individuals’ experiences in isolation. Which came first, the joy of health, or the fear of ageing and the accusation that one is not taking responsibility for being a “youthful”, “active” and “energetic” citizen? We may remember much fear from several of our participants concerning “couch-potato-ism” or daytime television watching.

Craciun & Flick (2014) suggest that since the 1980s, the “re-framing” of retirement and ageing responsibility has gone well beyond financial planning to proactive management of illness, disability, inactivity and social isolation. Also Cardona (2008) found that participants had internalized the idea that agelessness demonstrates “self-care mastery” and equated signs of ageing as indicative of personal failure. Laliberte Rudman’s (2015) findings overall demonstrated the ambivalence and tensions faced when limitations of the body are encountered or feared, her main point being that positive ageing discourses were taken up in ways that “continued to position oldness as a state to be avoided both personally and socially” (p.14). Some

would of course argue that positive ageing discourses are necessary in order to encourage older people to take responsibility for their own health; others are cautious because of the possibility of new stresses resulting from these discourses – certainly, whatever one’s attitude, I think my participants’ distancing of themselves from oldness corroborates Laliberte Rudman’s findings.

Derek’s statement: *“I’m not going down that road... there’s a kind of old fashioned terminology which has the word ‘age’ in it somewhere or ‘old’ or ‘pensioner’ is also corroborated in my original literature review, where research consistently found that individuals distance themselves from being old (e.g. Babladelis, 1978; Kaufman & Elder, 2002) with Levy (2003) asserting that some people find the transitions associated with ageing (often triggered by retirement) problematic from an identity point of view, suggesting they may not recognize themselves as belonging to the older population and may therefore reject this definition and move into denial (Roger: “You know... I’m not yet ready to read things about old people [...] I mean you could actually bury yourself in Silver Surfing and I don’t want to do that. It’s not that I don’t want to be associated with it... it’s just that... I don’t need to...”)*.

The ageing stereotypes internalized in childhood, and then reinforced for decades, have become self-stereotypes. So it may well follow that people will not see retirement as a comfortable way to be *defined* even if they enjoy the retirement lifestyle – and we will remember that retirees with a more positive attitude to older age rated their status of being retired as more important in characterizing themselves than respondents with a more negative attitude toward older age (Teuscher, 2010) – Tony particularly springs to mind here – the most cheerful, in spite of some of the most debilitating age effects of all my participants (*“it’s just part of life”*), he is also the most unremittingly joyful about retirement: *“I’ll tell them I’m retired. If they say do you work – I’ll tell them I’m retired. I’m proud of it yes”* as opposed to Bob’s: *“I’m not retired. I’ve got the BUS pass. I’ve had that for 5 years anyway.”* (In reality, as Bob himself told me, he only does a few hours’ work a week, but the point is proved by how important the working image is to him).

So, impermanence rises to consciousness, ageing is felt in the body and then something else appears to happen. Consider: Roger’s unexpected *“... just spending time... just looking at the wonder of it all...”*; Tony’s delighted *“I’ve got to the stage*

now where I'm thinking: oh I haven't got to do anything..."; Adam's "it all comes back to this... erm... vaguely spiritual thing that it's time to actually start thinking about... it's time to start thinking about something a bit... religious is probably not the right word, because I wouldn't describe myself as particularly religious – spiritual is probably more like it"; and finally Marcus' pronouncement that in the midst of life you are in death. Through a consciousness of mortality, motivation (something which has also played its part as an enigma throughout this analysis) goes into full throttle, bringing a deeper awareness of sheer aliveness. How many of my participants eventually spoke of "making the most" of life while there is still time and health and awareness? – Every single one.

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CHAPTER 10

CONCLUSIONS

I begin this chapter by exploring what, if any, patterns have emerged amongst the “findings” from the full contingent of participants throughout all the longitudinal themes. I place the word “findings” in quotation marks because, whilst I consider the data, themes and analysis presented so far to be the *results* of my investigation, I find resonance with Yardley’s (2017) statement: “since qualitative research typically offers the researcher’s interpretation of people’s accounts of their experiences, it is generally inappropriate to report analyses as if they are concrete ‘findings’ corresponding to ‘reality’” (p.249).

The very first task must be to scan the orientations to see how the convergences and divergences are constituted, and if the groupings offer any consistency through the themes. Overleaf is a table showing the distribution of participants according to orientation and theme, and I give each name a colour in order to identify patterns more easily:

Table 10.1 The Distribution of the Trends

	Overview	Theme 1: Agency	Theme 2: Busy-ness	Theme 3: Substantiation	Theme 4: Diminishing Future
Orientation 1	Roger Derek Adam	Roger (1a) Bob (1a) Derek (1b)	Roger (1a) Bob (1a) Adam (1b) Derek (1b)	Roger Derek Adam	All Participants (No Orientations)
Orientation 2	Bob (2a) Tony (2a) Charlie (2a) Marcus (2b)	Tony Marcus Charlie	Tony Charlie Marcus (2b)	Marcus	

Questions which arise from this table are:

- 1) The men divide, regardless of themes, into either Orientation 1 or Orientation 2 with only one outlier (Bob) who crosses orientations. What can be learned from this?
- 2) Are there any connections between themes? If so, what are they?

In order that we have a working template to consider, I present a table overleaf (Table 10.2) which gives the best overview I can achieve of the whole thesis, and I have again introduced colour coding as a guide.

I have chosen to discriminate between the two orientations by using the words “questioning/concerned” and “relaxed/accepting” to describe participants’ experiences, in order to avoid any right/wrong, good/bad connotations. It should be remembered that in existential thinking, phenomena that feel comfortable in the immediate term may not do so in the long run and vice-versa, and that anxiety can be

useful as a motivator towards authenticity. I have therefore been careful to choose colours which I consider would not indicate hierarchy.

Green = questioning/concerned

Blue = relaxed/accepting

X = the participant does not appear in the Theme (the non-appearance in a certain theme by a particular individual may also hold significance, and will be further explored).

Table 10.2 Overview of Full Thesis Results

	Overview	Theme 1: Agency	Theme 2: Busy-ness	Theme 3: Substantiation	Theme 4: Diminishing Future
Roger	Retirement feels “unknown” at Time 1. This continues into Time 2 Word “retirement” negative	Lack of agency perceived, which is viewed as negative	Needs busy-ness for status	Retirement-related insecure ontology (plus masculinity)	Ageing & awareness of mortality & its usefulness for aliveness & motivation
Derek	Retirement feels “unknown” at Time 1. This continues into Time 2 Word “retirement” negative	Has agency, but anxiously guards it and it is important it is seen by others	Needs busy-ness for identity	Retirement-related insecure ontology (plus masculinity)	Ageing & awareness of mortality & its usefulness for aliveness & motivation
Adam	Retirement feels “unknown” at Time 1. This continues into Time 2 Word “retirement” negative	X	Needs busy-ness for identity, but prepared to explore stillness	Retirement-related insecure ontology (emphasis on masculinity)	Ageing & awareness of mortality & its usefulness for aliveness & motivation
Bob	Retirement feels “known” (familiar) at Times 1 & 2 Word “retirement” positive	Lacks agency (angry, humiliated)	Needs busy-ness for status	X	Ageing & awareness of mortality & its usefulness for aliveness & motivation
Charlie	Retirement feels “known” (familiar) at Times 1 & 2 Word “retirement” positive	After being denied generativity, enjoys freedom	No need for busy-ness	X	Ageing & awareness of mortality & its usefulness for aliveness & motivation
Tony	Retirement feels “known” (familiar) at Times 1 & 2 Word “retirement” positive	Not concerned with agency	No need for busy-ness	X	Ageing & awareness of mortality & its usefulness for aliveness & motivation

Marcus	<p>Ambivalence about retiring at Time 1</p> <p>Surprised by positive enjoyment at Time 2</p> <p>Word “retirement” needs improvement and updating</p>	No need for agency	Needs busy-ness for structure	<p>Some early ontological insecurity (but no mention of masculinity)</p> <p>Change (letting go old life)Acceptance and enjoyment of new status</p>	<p>Ageing & awareness of mortality & its usefulness for aliveness & motivation</p>
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So with the above two tables in mind, let us try and answer my previously posed questions.

What does Orientation 1 have to tell us?

Orientation 1 is largely represented by Roger, Derek and Adam (Bob is also present, but since he also appears in Orientation 2 which none of the other three do, I will concentrate on the three purist examples). Leaving aside Theme 4 which produced unanimous results negating the need for orientations, the commonality amongst these three participants is:

- a) Retirement is perceived as an unknown quantity both pre-retirement and for at least 6 months into retirement, and further, this unknown is characterized by a sense of mystery or other-worldliness (almost, as I described it, as stepping over into a different world);
- b) All three experience the word “retirement” as negative;
- c) There is a strong concern with agency whether the men had chosen the manner of their retirement from their jobs, or whether they experienced frustration of their hoped-for manner of departure.
- d) All three need busy-ness to fulfil specific emotional and/or psychological tasks. For Roger it presents as a need for status, for Derek and Adam, identity, but Adam is prepared to push against this impulse, and makes a conscious decision to meditatively experience stillness and perhaps, emptiness.
- e) All three participants appear in the theme which most deeply touches on ontology, “Substantiation”. Their very being is impacted, through gender (masculinity), embodiment (ageing, solidity, space, feeling of permanence, sense of their physical

place in the world) and belonging (what group am I in? What group do I want/not want to be in?)

What does Orientation 2a (represented by Tony and Charlie) tell us?

a) For Tony and Charlie, retirement is experienced as something familiar. This applies to pre-retirement anticipation, and to an expected and unsurprising arrival in, and continuation of retirement, perceived both as a natural aspect of working life and of the life-span itself. The atmosphere here is earthy and pragmatic.

b) There is no significant preoccupation with agency – with it or without it, they seem to have an easy-going acceptance of the realities of their life-situation. Charlie longed for generativity (possibly more so than any of the other participants) whilst making the transition to retirement, however, disappointed and frustrated as he is, he does not belong in Trend 1 because, as soon as he understands his request is denied, he moves on with his life. When what he wanted is offered (after retirement), it is too late and he does not dwell on it further. In Charlie's case it was the actual activity he was so keen to have, and it was not the need to either have, or be seen to have, the agency for its own sake. Tony has no need for any "moving on" – he positively does not want to have any more responsibility for decision-making.

c) Neither man has any need for busy-ness – one does become busy, the other, whilst he has plenty to do and is never bored, does not. Both appear to believe that life is "enough" as it is in its present form in each moment, and do not seem interested in proving, either to themselves or others that they are engaged and fully functioning human beings.

d) It now seems inevitable that neither of these men would appear in Theme 3 (Substantiation) which is about uncertainty, questioning, and feeling one's way into something alien. The link between themes is emerging.

What does Orientation 2b (Marcus) have to tell?

a) Marcus does feature in Theme 3, demonstrating some ontological insecurity, but this is followed by change (which was not the case in Orientation 1). Just as he was ambivalent and cautious about leaving a job he so loved, in retirement he is ambivalent and cautious about his obvious enthusiastic enjoyment of retirement. It

was he who said, in the Overview, at Time 1: *“I’m probably more job orientated in that [...] now I’ve reached... pretty... a peak [...] I’m good for years yet...”* and at Time 2; *“I’ve got to be a little bit careful sort of... with my exuberance because I don’t want to start turning people off but it has been SO good”* and, at Time 3 *“[it’s going] almost embarrassingly well [...] Yeah I think er... sometimes when it goes too well... you worry a little bit”*. It was the same with “the plan” he created to provide structure, and thereby a form of busy-ness – the rhetoric suggests a structured plan and self-imposed “rules” for retirement (*“Have a plan... because if you don’t I think it could be misery”*), but his actions portray him as flexible and easy-going (*“it’s like one thing stems from... a bit like you catch one bus - it catches the next one which catches the next one”*) leaving him, predominantly, but with some internal divergence, firmly as a representative of Trend 2.

Now we are able, with these two mirror images for reference, to draw some inferences as to connections between themes. The mirror images are an example of the hermeneutic circle – one supports the conclusions of the other (see figures 10.1 and 10.2 on page 246). The heavy arrows represent the central spine of experience from which we are able to view how themes interact. For example, in Figure 10.1, a connection between retirement experienced as “unknown”, a negative perception of the word retirement, and some insecure ontology, is perfectly reflected (by their opposites) in Figure 10.2. It is important to remember that the question as to my participants’ attitudes to the word “retirement” was asked at Time 3, so by then there would be no apparent connection with the unknown. Given the descriptions of “busy-ness” we have received, involving some confusion around identity (including status), meaning, purpose and managing affect, it appears inevitable that both a perception of the “unknown” and insecure ontology would impact the *need* to keep, or seem, busy. Agency and busy-ness have often been shown in the data to be serving the same purpose but in different ways (an example of this would be Roger’s *“I think I will want to be having... MY TIME, in that when I go to the office (in his home) it’s MY TIME. So when I’m doing what I want to do... have to be doing... that’s MY TIME and it’s not social intercourse and ‘let’s have a coffee together’. It’s definitely: ‘I’m doing what I’m doing and I want to be left alone to do what I’m doing’.*”). Supporting this idea, the arrows towards agency match those of busy-ness.

My use of the double-headed arrows was prompted by the fact that having found a connection between a perception of retirement as the unknown, a dislike of a less than satisfactory word to describe the transition from work to “leisure” and an uncertain sense of self, and its mirror image, there was also the possibility that this meaning is derived the other way around – for example, participants’ descriptions of retirement as entering into, and staying in the unknown may indicate an oblique resistance to something which is a-priori not viewed wholly positively – i.e. retirement. Since I had had 19 months to hear much repetition on similar themes, it became clear that all themes, and all factors within themes were impacting backwards and forwards on each other, hence my double-headed arrows. In order to illustrate this claim, I have gone back to earlier work I did when analysing individuals, and I reproduce a chart (Figure 10.3 p.247) I made while doing Roger’s analysis, with particular reference to the links back and forth between themes. But first (overleaf) I present my “mirror images”:

Figure 10.1 Trend 1 Results

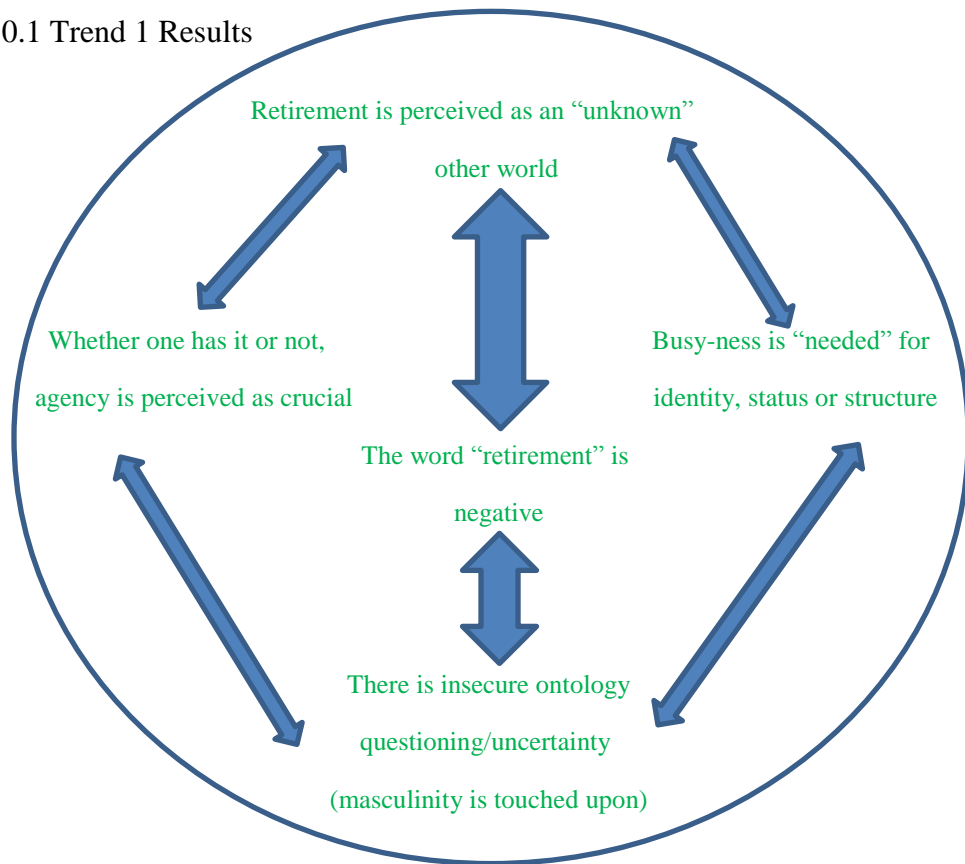
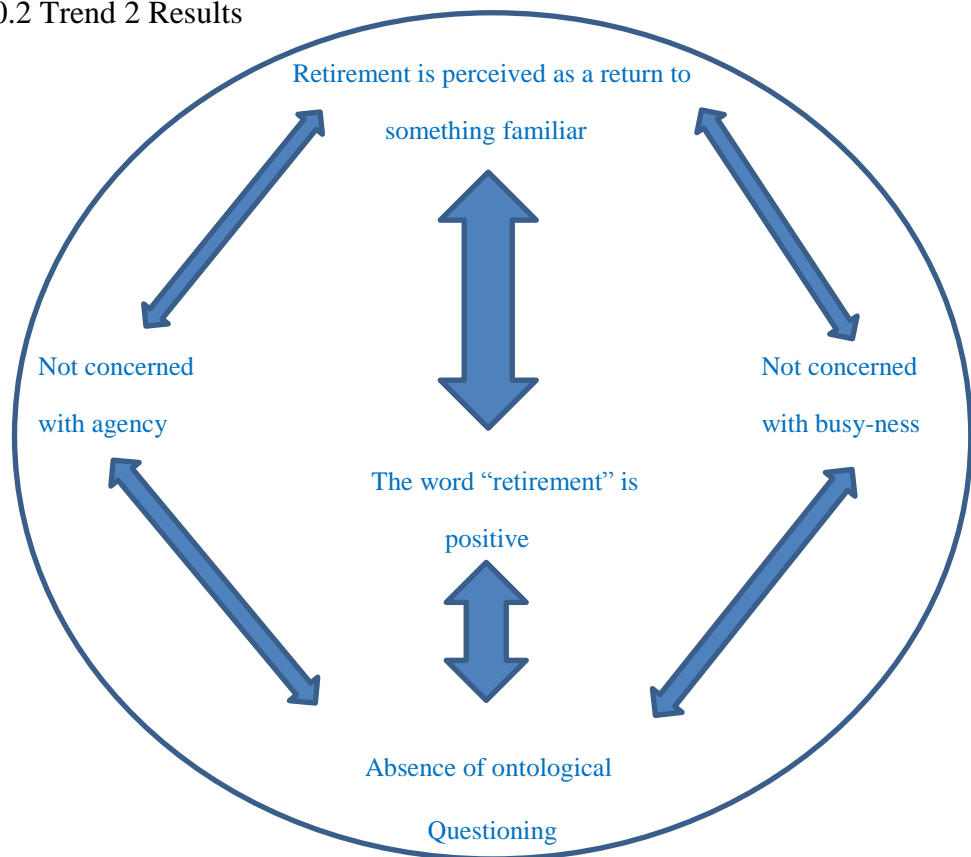
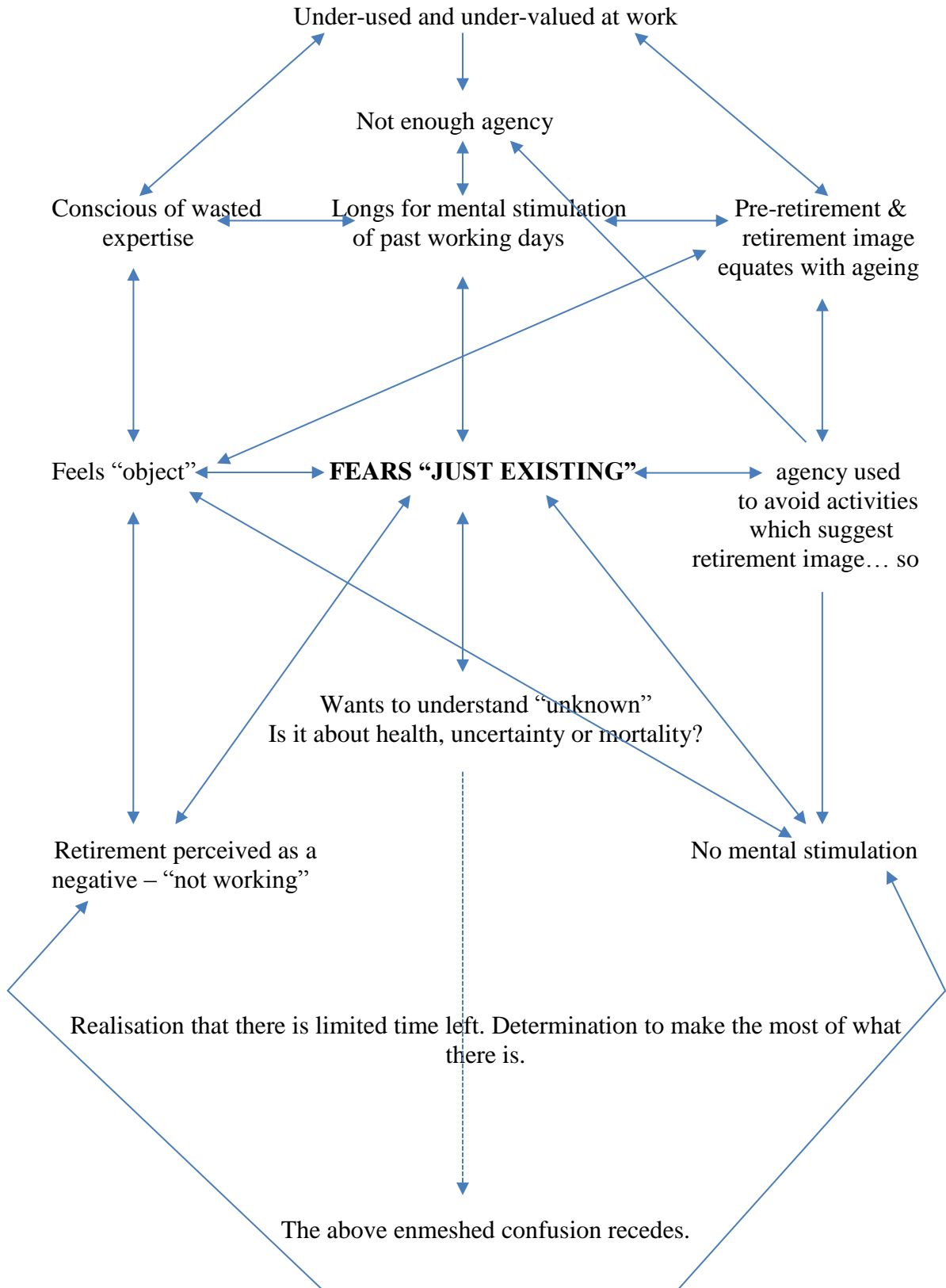


Figure 10.2 Trend 2 Results



Below is the chart I made of the links between themes when working on Roger's analysis.

Figure 10.3 Example (from Roger) of How the Themes Connect

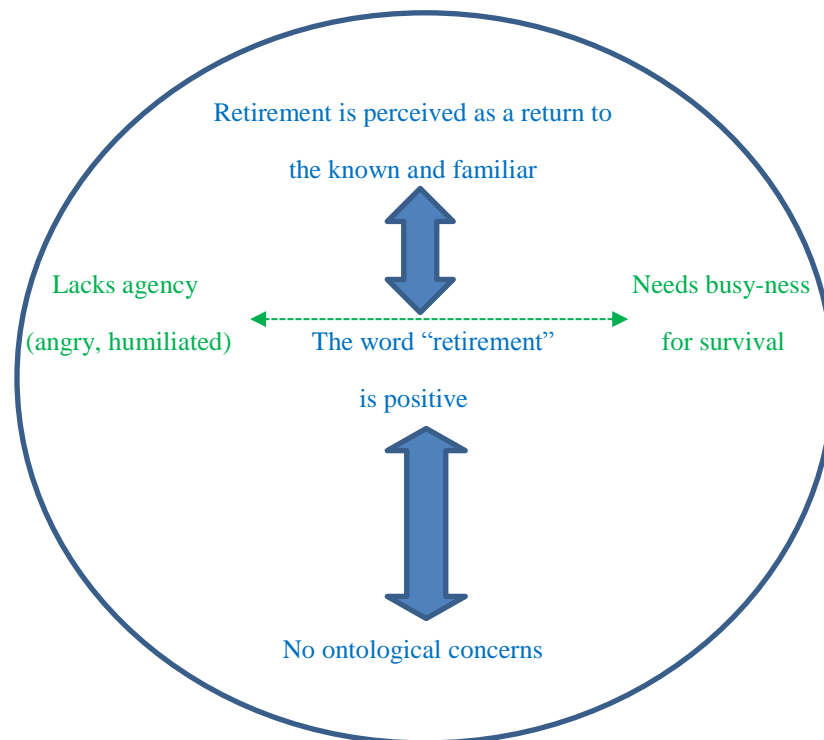


We can see that Roger's central fear, that retirement will mean he is not truly living but just existing, is both the driver of other themes, and also the result of a sense of missing agency, and of a perceived absence of stimulation. For instance, an image of retirement equates to ageing which connects to feeling "object" which connects to a perception of no mental stimulation which connects to retirement perceived as a negative ("not working") which connects to a fear of just existing.

What does the "outlier" have to tell us?

Bob is the only participant who crosses trends. He joins Trend 2 in experiencing retirement as a return to something familiar, to a life that would have been continuous except for the intervention of work. But in terms of agency, he is decidedly in the Trend 1 camp. Although his anger and resentment at his treatment by his workplace were very specifically aimed, there seems to be a generalized sense of helplessness brought about by the importance of, and lack of agency in the whole retirement process. He spoke of the "*functionnaire – somebody who just does as they're told*" as the holder of the power, suggesting that sovereignty belongs exclusively in the hands of those in their working years (almost as if it were an existentiell). Bob not only needs busy-ness in retirement along with Trend 1, but that busy-ness needs to resemble his old working life as closely as possible, and there was a suggestion in the data that some of his busy-ness was an opportunity to avenge his powerlessness (e.g. *I'm prepared to get up early in the morning and get back late at night [...] I had plenty of energy when I was working at the institute. It's a shame that they can't use my talents.*). Unsurprisingly, he does not appear in Theme 3 (Substantiation) which is consistent with all those in Trend 2 who experience retirement as known, and for whom the word "retirement" is positive.

Figure 10. 4 The Outlier. Bob’s Results



We have the same “spine” as we found in the earlier figures, but, now we have a hybrid of green (concerned/questioning) and blue (relaxed/accepting) However, although agency and busy-ness do not conform to the whole, they do match *each other*. Furthermore the intensity of that match, where one is accompanied by anger and humiliation, and the other is serving as a survival (albeit metaphorical) mechanism, strengthens my postulation that agency and busy-ness are symbiotic, and that if a person needs one, they probably need the other, and at the same “frequency” (intensity).

As to why Bob breaks the general pattern, like Marcus, there is a fair amount of ambivalence in his attitude to retirement, but whereas Marcus mused, wondered, sometimes agonized, and arrived at total retirement harmony, Bob appears to have a habit of charging at solutions head on. Feistily, he rails against his treatment on retirement, even bringing the union in to fight alongside him, but he also declares himself ready for a rest. He does not want *“to work himself into the grave”* but *“can probably get to a meeting with people in the south of London just as quickly from Brussels as from here [...] prepared to get up early in the morning and get back late at night...”* He also tells me in consecutive sentences: *“Definitely more relaxed”* and

“Still under some pressure but then again I enjoy pressure.” We may also remember Bob’s description of his job when I very first met him: *“Grows on you these things - like a good fungus, grows on you”*. The volatility and ambivalence which I was so aware of when I was talking to him shows up in his data and throws light on how he fits into the general pattern. However, two things are consistent with the other participants: experiencing retirement as a return to something familiar, having a positive attitude to the word “retirement” and not appearing in Theme 3 “Substantiation” is fully consistent with Trend 2, and his strong feelings around missing agency in the retirement process, and a need to keep and seem busy are consistent with Trend 1 suggesting that agency and busy-ness are unlikely to be found in diverse trends.

Is there some predictability in who has which response?

From an existential point of view, there is no essential self, no determined being, indeed there are no “types of people” predicted to have a particular response because of who they are innately. Existential thinkers do not, therefore speak of personality, and existentialism has no theories or categorizations to describe who or how a person is. Discussions of nature and nurture are not binary, but tend to focus on the ever-shifting fusion of environment and individual, on choice, necessity, anxiety and flux (the constant movement) of life through Time. However existential thinkers do speak of someone’s orientation towards the world (“way of being-in-the-world, way of being-with-others) at any point in time and how it does circumscribe reality for that individual.

From this standpoint, I would describe those representing Trend 1 as arriving in retirement with a somewhat “unsafe” sense of the world: Roger speaks of retirement as “unilluminated” and for all in Trend 1 there is a darkness which needs to be entered and understood. If there is a sense of unsafety, then there is a need to take control, to manage in the danger, hence, the importance of agency and the clinging on to busy-ness and structure. It is also not surprising that there will be examination about the very purpose and meaning of one’s existence (Theme 3), in order to find more solid ground.

If, on the other hand, an individual's underlying orientation towards the world is essentially one of safety, solidity, and well-lit familiarity, such as those representing Trend 2, then there will be less need to make sure one is in control, and agency and busy-ness are less important. Back in 1959, the celebrated existential psychiatrist R.D. Laing defined ontological security thus:

“A man may have a sense of his presence in the world as a real, alive, whole, and, in a temporal sense, a continuous person. As such, he can live out into a world and meet others: a world and others experienced as equally real, alive, whole, and continuous. Such a basically *ontologically* secure person will encounter all the hazards of life, social, ethical, spiritual, biological, from a centrally firm sense of his own and other people's reality and identity” (p.39).

Laing, of course was exploring pathology, however it was this exploration which drove him to try to ascertain what made for a secure person who was able to live comfortably in the world, with him- or her-self and others, and feel like a “continuous” being in all circumstances.

Diminishing future is both “universal” and unifying

The one and only theme which unites all participants is Theme 4 (Diminishing Future), and this *unity* should be viewed from at least three levels. Firstly, it is retirement as “marker” that we are focussing on here. The future is now seen by every single one of my participants to be growing smaller. We will remember the ubiquitous 10-15 years of healthy life ahead being anticipated (the future is of course always smaller than the past after a certain age, but here we are looking at the *awareness* of the diminishment). This highlights the most unalterable (existential) aspect of retirement. I say again: despite much determined rhetoric to the contrary, despite advertising and social influence, despite increased fitness and the facilities and medication to enhance that fitness, Derek's words: “*it's not a phase before another phase... it's not a developing phase... I think it is now what it is... to be enjoyed... to really enjoy it*” profoundly sums up the most central underlying theme of my participants' retirement experience. To work or not to work is the *manifest* component of any retirement discussion, but this is not existentially irreversible – new forms of employment can, and often are, found after the end of formal work, but

ageing marches on regardless. The second level one can view this unity from, is as the most *unifying* aspect of retirement. We saw the anxiety around group belonging in Theme 3 (Substantiation), and we became aware of an aversion in some people's cases to belonging to a group called "the retired". This seemed to reflect a resistance to an image of uselessness, of age, and in some cases of diminishing masculine security, but one thing we have in this theme (even if not immediately recognized) is solidarity – all retirees age, and will gradually know more of the vulnerabilities of this time of life *as a group*. If the hegemonic position of "strength" combined with eternal youthfulness is not challenged, retirees will not feel encouraged to find each other, discuss vulnerability as well as triumph, and take advantage of that solidarity. A third way to view unity is internally, within each individual – a rite of passage is taking place whereby each man notices approaching mortality, accepts it and incorporates it into conscious awareness and into living a full life, just the meaning Heidegger presented when he said that without death, it would be impossible to live a true and complete life.

Possibilities for further research

The overriding thrust of this thesis has lain in my desire to get as "experience-close" to my participants as possible – to try to see, as nearly through their eyes as I can, what pre-retirement, retirement and post-retirement have *felt* like for them. So I began idiographically and explored from the individual standpoint. I then sought some distillation of experience which is shared by at least one third (and usually more) of my participants to indicate common themes. This, of course was all unearthed via the subject of retirement, however, there is one wider aspect of this study I would like to highlight. Willig (2015) says of phenomenology and her own research: "... although the research starts with a detailed analysis of individual research participants' accounts of their experience, the purpose of existentially informed hermeneutic phenomenological analysis is to try to make sense of what it means to be human, that is to say 'what it means to live as an embodied being in a (particular) physical and social world' (Willig & Billin, 2012, p.118). This means understanding how we as humans engage with fundamental existential concerns such as time, our embodied nature, and being-in-the-world-with-others" (p.419).

So as I come close to the end of my thesis, I have an interest in how my findings might offer some more general insights, not just to the retirement experience, but to what the retirement experience teaches us about the rest of our lives, and again, not just about a particular time of life, but perhaps to the earlier reaches too.

Due to the qualitative and limited nature of this study, any recommendations I make should, of course, be viewed with caution and seen as either starting points for discussion, or avenues for further research.

I therefore offer the following points for research consideration:

- Mattering and recognition are an important component of agency, and are almost completely unexplored in the retirement literature.
- Ageism may be the result of others' attitudes to someone who is known to be retiring, and not the cause of retirement. Research into how the imminently retiring are perceived in the work-place is much needed.
- Retirement is a group-level process. There is room for more investigation into the dynamics of both group-belonging and group-change in a retirement context.
- A connection between ontological insecurity (Laing, 1960) and masculinity is largely absent from retirement literature, and may well be worth further research.
- It could be wise to explore pre-existing attitudes to retirement in case they are distorting the reality. These attitudes may be historical, social, cultural and/or hereditary and may go back a long way.
- Whilst my participants' data corroborates extant literature in that control of their departures in retirement was shown to be crucial, my data goes further and suggests that *being seen* to have control can matter as much, and may be the more salient ingredient.
- It is worth paying special attention to "busy-ness" – at the least it may be a circular and unsatisfying means of filling up time, or of "proving" one's

worth; at worst it can be a means of avoiding self-reflection and parts of the self which may cry out to be heard.

- There may be a conflict between the “mask of ageing” and “the ageless self” – both accentuating an underlying essential, ageless identity. “Inside” one feels no different, so attitudes the retired meet with can be confusing.
- Generativity (teaching and lending one’s expertise to future generations) is vital at this time of life for identity, sociality, and for fulfilling meaningful projects.
- Some people will not see retirement as a comfortable way to be *defined* even if they enjoy the retirement life-style.
- Discourses, not least the word “retirement” itself, may be misleading. Saying “I don’t know how I found time to go to work” is not necessarily an indicator of success.
- It would be interesting to see research into “the structure” of a sense of safety with particular reference to retirement
- The existential perspective appears to spell doom, but once understood and accepted, it can enrich life. Retirement is one of the great providers of this understanding.

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CHAPTER 11

POST-CONCLUSIONS

“The unwillingness of qualitative researchers to converge on a unitary set of methods, assumptions and objectives can lead to confusion and scepticism about the validity of their work. But a pluralistic ethos is central to the non-realist philosophical traditions underpinning most qualitative research”

Lucy Yardley (2000).

In this last chapter I will address issues of validity in qualitative research generally, and in IPA specifically. Qualitative research cannot rely for validation on the same concrete (albeit evolving) criteria that are to be found in the quantitative canon, since replication, the nomothetic, or hard and fast reasoning are not constituents of qualitative methodologies. However, although both nuance and process are difficult to capture and assess, there is little doubt that qualitative researchers “worth their salt” welcome guidelines for assessing the quality and overall validity of their research. A few pioneering researchers have taken on this task, and here I will be referencing the work of Yardley (2000, 2008), Finlay & Evans (2009), Smith (2008, 2011) and Smith et al (2009) whilst reflexively assessing my own work in the light of these guidelines. For this reason I have decided to explore validity, reflexivity and the limitations of my research all together as each is dependent on, and reflective of the others.

Validity, Reflexivity and Limitations

In 2000, Yardley was attaching central importance to the interaction between the investigator and the person being studied and “the personal and ethical issues arising from the potential for mutual influence” (p.215). By 2008, she had formed a coherent template for assessing validity of qualitative research, in the form of: a) sensitivity to context; b) commitment and rigour; c) coherence and transparency; and d) impact and importance. Smith provides Yardley with a chapter in his (2008, 2nd and 3rd ed) research guide, in which she articulates each of these in detail, and in Smith et al’s (2009) book detailing theory, method and research for IPA, Yardley’s criteria are spelled out by them, and enlarged upon in the specific context of IPA research.

Since there is clearly much synthesis between Yardley's and Smith et al's validity criteria, and indeed, since Finlay & Evans' (2009) "4 R's" representing another means to validate qualitative work, consisting of Rigour, Relevance, Resonance and Reflexivity are also symbiotic, I have chosen to address these together.

Sensitivity to context

Yardley places: relevant theoretical and empirical literature; socio-cultural setting; participants' perspectives; ethical issues; and empirical data under this sub-title.

Investigating extant literature took me a long time and was carried out at various stages of the research, metamorphosing dramatically at each different draft as my understanding and my selectivity developed. I began my exploration very early on so that I could gain an overview of what researchers focused on in the retirement field, and even more importantly, so that I could identify gaps or lesser explored avenues. Building familiarity was important, so I did not need to rely solely on formal searches each time I found areas of interest in my own data.

Smith et al (2009) point out that sensitivity to context is demonstrated throughout a study from interview (making sure participants are at ease), listening well, making sense of how the participant is making sense of their worlds through engagement with the data, presentation and choice of verbatim extracts "thus giving the participant a voice" (p.180), through a good awareness of the extant literature and by "dialogue[ing] with literature which was not referenced in the introduction to the study" (p.181). When drawing conclusions at the end of each Theme chapter, it *often* became necessary to draw on a wider literature (as in the case of the voluntary/involuntary retirement literature, or the "zombie" literature, or a paper about the "unknown"). My list of tentative recommendations for future research at the end of the previous chapter places considerable emphasis on unexplored or little-explored areas of research which surfaced in my investigation, such as in the importance of mattering and recognition both whilst leaving the workplace and in retirement, and the fact that, due to ageing stereotypes internalized in childhood, some people will reject a retirement definition even whilst enjoying the retirement life-style.

In terms of socio-cultural setting, the main issues to be raised are: that I am approximately the same age as my participants (some appeared to be aware of this, others not) and, whilst this meant that hierarchies brought about by age (one way or the other) were mostly avoided, there was a danger of my over-empathising; more importantly, I am a woman interviewing men – there is, I believe, an inevitable tension here – many men are more comfortable confiding in a woman but may wish to impress in a way they would not trouble to do with a man, raising potential issues around the data collected. Perhaps even more significant than a need to impress is the sense I had that the men often wished to please. This had obvious up-sides – they worked hard to provide full stories, they wanted to share emotions as well as facts because they picked up that this was what I “wanted”. The down-side was that sometimes I had the impression they might be “over-egging the pudding” for instance in Roger’s complaints about the “they” at work, the “they” in retirement and the “they” who were 20 years younger who were now, in his words “*the opinion formers*”. Whilst I do not doubt his sentiments, I do have room for a little doubt as to the *intensity* of the feelings he expressed. On the whole, though, I observed that my participants (including Roger) relaxed and talked authentically.

As far as attempting to see things from the perspective of the participant, Yardley says: “a primary motivation of using qualitative methods is to allow patterns of meaning to emerge from the study that have not been strictly specified in advance” (Smith, 2008 p.246) and I dealt with this question in detail in the Method Chapter.

Ethical issues have also largely been addressed in the Method Chapter, but I will add a few points here. All my participants, as stated earlier, were married with grown up children. Although I did receive some quite intimate material concerning anxieties about people’s children, I did not consider it appropriate to probe sexual or any other type of relationship issue with spouses in a research capacity. Given that I am a phenomenological researcher who perceives human beings as one whole unity and not a series of discrete categories, I would have to concede that there may be some missing information concerning retirement satisfaction or dissatisfaction or the causes thereof.

Commitment and rigour

Under this heading Yardley lists: a) thorough data collection; b) breadth/depth of analysis; c) methodological competence/skill; and d) in-depth engagement with the topic.

I have addressed a) b) and c) in Chapters 4 and 3 (Method and Methodology) and I believe that my strength lies in providing breadth/depth of analysis. Smith et al (2009) consider that there is an overlap between “sensitivity to context” and “commitment and rigour” in that commitment is essential for the necessary degree of attentiveness during interviews and the care with which the analysis is performed. There is another area I believe goes under the heading of “commitment”: I became caught up in fascination with my subject. Although I have never been in a workplace in any way, shape or form similar to those of my participants, I have been immersed in their worlds of work and retirement throughout the years of my study, and have followed laws, research and news commentary on both this type of work and retirement from it.

Smith et al’s further comments on IPA and rigour are that: the sample should be matched to the research question and should be reasonably homogeneous; analysis should move from the descriptive to the interpretative; and idiographic presentation of data should be balanced against shared themes, and I believe I have fulfilled these commitments. They would also expect “the corpus to be drawn on proportionately” (p.182). My themes are made up of: Overview: all 7 participants; Theme 1: 6 participants; Theme 2: 7 participants; Theme 3: 4 participants; and Theme 4: all 7.

Coherence and transparency

Here Yardley draws attention to: a) the clarity and power of the argument; b) the fit between theory and method; c) transparent methods and data presentation and d) reflexivity.

As far as a) “Clarity and power of the argument” is concerned, I have sometimes struggled to present data with clarity (as in figures and tables) in order to support my argument to best effect. Writing about it and fervently searching for the most illuminating way to express what I have found and interpreted in my data does come more naturally, and sometimes it was necessary for me to write first and organize

later. On occasion, the longitudinal element was difficult and confusing and I was aware that, in an ideal world an extra year (one more time-point) might have produced more concrete results. For instance, Reitze & Mutran (2006) found lingering pre-retirement identities influencing self-esteem for at least two years after retirement, and that one of the features distinguishing adult socialization from childhood socialization is that adults are “self-conscious and active agents” (p.334) and may use past roles, even those they no longer occupy (i.e. from their pre-retirement identities) to organize and situate themselves in a new and unfamiliar role. So I do have to wonder if my participants had a long enough time span to move through such negotiations and for some settlement to have occurred.

I am also aware that some concepts (such as the existential elements) are complicated, and that, at times I have ventured into what I perceive as “below consciousness” which might be considered dangerous territory in research. This is very much an IPA conundrum – what is interpretation and what veers close to psychoanalysing? I have tried to steer a clear line and have at all times taken trouble to lay out a rational and consequential argument for what I have found and, in cases where I simply muse, have tried to explain what prompts me to have certain thoughts.

As far as reflexivity is concerned, it is important to remember that there is not a “moment” in the project when it is “now time” to write about reflexivity. Larkin & Thompson (2011) speak of: “an ongoing reflexive process, which runs right through the life of a project” (p.106). So IPA does not tend to require a separate section for reflexivity, since the writing of analysis is an intensely reflexive process in itself – the very style of expression requires it, and, as was shown, I often used phrases or sentences such as: “I found myself wondering”; “I tried out the words to explore all the different meanings these might have for me”; “it seemed impossible to escape the inextricability of busy-ness and Time” and so on. This refers back to Willig’s (2008) comment: “The knowledge produced by IPA is *reflexive* in so far as it acknowledges its dependence upon the researcher’s own standpoint” (p.69).

Impact and importance

Now Yardley focuses on: a) the research’s practicality and application; b) its theoretical contribution; and c) the socio-cultural dimension. Finlay & Evans (2009)

speak of relevance. They ask: does the research add to the existing body of knowledge? Does it enrich our understanding of a social issue, or an aspect of life? Will it help to improve practice/policy? They also suggest that one way a piece of research can be judged is by whether it resonates with the reader – can they enter the research account emotionally, and “Are the findings presented in a particularly powerful, graceful or poignant way?” (Finlay & Evans, 2009 p.62).

As far as the applicability of my research is concerned, I am of course conscious, as already stated, that this is a small-scale qualitative study and that, on its own, it is unrealistic to suggest that it could have significant impact or indeed importance. However, it is a beginning, both in terms of any further and future work I may do in the retirement field, and because the phenomenological-hermeneutic approach to retirement is so sparse. It is the first time, to my knowledge, a thesis of this size has used this methodology to explore retirement. I think the fact that I have taken pains to interrogate the extant literature throughout my analysis, adds something to the relevance of my work to the retirement literature. I have corroborated, questioned, challenged and sometimes illuminated what is already there.

But what of the more specific requirements – how does one fine-tune from valid qualitative enquiry to high-quality IPA research and what are the most up-to-date criteria for fulfilling this ambition? The answers are to be found in Smith (2011) where he delineates what he considers makes a good paper, in the form of: a) a clear focus, providing details of a particular aspect; b) strong data (mostly derived from interviews, so Smith suggests that getting good data is dependent on good interviewing); c) rigour – “extracts should be presented to give some indication of convergence and divergence, representativeness and variability” (p.24); d) the elaboration of (in my words, justice done to) themes, and an avoidance of superficiality; e) the analysis should be interpretative and not simply descriptive; f) a nuanced capturing and presentation of similarity and difference, both idiographically and comparatively; and g) good writing is an essential element of IPA – an unfolding process needs to be captured and communicated.

As far as having made a methodological contribution, each and every carefully wrought piece of IPA makes a contribution to how this intricate and in-depth methodology can be utilized, and I hope that I have shown that IPA synthesises very

comfortably and profitably with an exploration of retirement, and is a versatile as well as penetrating methodology going forward.

Missing Voices

There are inevitably unrepresented voices. I have not used triangulation to throw light on my subject. For instance, I have not interviewed any of the wives of my participants to see either the effect of their husbands' retirement on them (this could have been a separate phenomenological study), their impression of how their spouses are coping with retirement, or of the joint effect on the partnership and indeed the wider family. Nor have I compared two or more groups. I could have explored the differences between various socio-economic groups, I could have compared diverse cultures, I could have compared men's and women's experience of retirement, indeed I could also have compared single men/women with co-habiting men/women, and all these possibilities were discussed at the design stage. In the event however, I have given all my attention to my homogeneous sample of seven fascinating men navigating their way through an eventful nineteen months, and graciously providing me with vivid descriptions of the experience. I earnestly hope that my interpretations have done them justice.

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Appendix: 1

**DEPARTMENT OF PSYCHOLOGICAL SCIENCES
BIRKBECK UNIVERSITY OF LONDON**

ETHICAL APPROVAL FORM FOR RESEARCH INVOLVING ADULTS (over 16 years)

Please fill out this form carefully. Please ensure that you answer **EVERY** question and that both you and your supervisor (if applicable) sign at the end. Incomplete forms will be returned and will delay the approval process.

Please check and confirm below that you are completing the correct form:

- | | |
|--|------------|
| A. I intend to carry out research with adults (over 16 yrs) | YES |
| B. I intend to carry out research with minors (under 16 yrs) | NO |
| C. I intend to carry out research using the fMRI | NO |

Please note if you have answered **YES** to **B** then you need to complete the form for minors. If you have answered **YES** to **C** then you need to see Fred Dick and apply to UCL ethics committee.

- | | |
|------------------------------------|------------|
| D. Is this application ROUTINE | YES |
| E. Is this application NON ROUTINE | NO |

Please note that all students should discuss with their supervisor whether their application is routine or non routine. An application is NON ROUTINE if the proposed research raises ethical issues for which the researcher/supervisor does not have existing ethical approval. An application is ROUTINE if the proposed study is so close to a previous one which has received ethical approval that there are no new ethical issues to be considered. If this is the case, the approval number for the approved study **MUST** be given below (students should ask supervisors for the numbers which are on the staff intranet).

Approval number of all previously related approved applications_____

Please note that routine applications may be submitted at any time. They are reviewed monthly by the chair of the ethics committee and you will not receive any correspondence from the committee. Dates for submitting non routine applications are on the departmental ethics webpage. For these applications you will receive a letter informing you of the committee's decision.

Please submit all applications to Magnus Vaughan during departmental office hours. Please ensure that you receive a receipt.

Please provide full information

Tick one box: STAFF POSTGRADUATE UNDERGRADUATE

Title of project Men's Pre- and Post-Retirement Experience: A Longitudinal Study _____

Name of researcher Prunella Gee _____

Name of supervisor and programme (for student research) Professor Jonathan A Smith. Psychology Research _____

Date of application_25th March 2010 _____

Address where approval certificate is to be sent Room 533, Department of Psychological Sciences, Birkbeck, UL, Malet Street, London WC1E 7HX

Email address__prunella.gee@gmail.com_____

Please answer all questions

1. Is any other ethics committee involved? **NO**

2. Give a brief description of the aims/objectives of the research:

To explore men's experience 6 months prior to, and 6 months after their retirement via semi-structured recorded interviews, and to analyse and interpret the data in the light of psychological impact.

3. Give a description of the participants (recruitment methods, number, age, gender, exclusion/inclusion criteria etc). Please attach relevant recruitment documents such as leaflets, letters, notices etc.

10 male blue-collar employees of Transport for London between the ages of 60 and 70 who are retiring as a natural life-stage and not through illness or disability. Contact will be made through HR to the pre-retirement programme run by their Learning and Development Department. There is also the possibility that some employees may be recruited in the same way from the communications industry.

4. Where will the research be carried out?

Possible venues include a room in college, the participant's home or the interviewer's home.

5. Give a brief but FULL description of what participation in the research will involve (methods, procedures, time involved in participation, equipment, facilities etc) in up to 500 words. Participants will be interviewed using SSRIs (semi-structured recorded interviews) for approximately an hour each. Recording equipment will be supplied by me and before the machine is switched on, the participant will be reassured that their anonymity will be protected at all times in the future, by use of name change and by the disguising of any identifying details. The participant will be asked whether they are comfortable and willing to proceed, and whether they have any questions before the start. I will then switch on the machine and ask them to describe their experience to me. A flexible interview schedule (of approximately 10 open questions) will have been drawn up carefully prior to the meeting. Each participant will be asked simple, descriptive questions first in order to put him at his ease, and he will then, hopefully, lead the interview by bringing forward his own concerns.

6. Give a brief description of tests, questionnaires, interview schedules etc. Non standard procedures, questionnaires and indicative interview schedules must be attached. If appropriate, please address any ethical issues raised by the content of questions (eg sensitive topics which might cause distress) and explain why their use is justified.

I have prepared an interview schedule which follows:

Questions for the Semi-structured interview

Can you give me a rough description of your job and what it entails?

Have you enjoyed the job in the past?

If so are you still enjoying it?

Have there been many changes over the years? When and how?

Has knowing that you are leaving made any difference to how you feel about the job?

Do you think you will miss this job?

Do you think you will miss work in general?

How do you feel generally about your impending retirement?

Have you discussed it with others?

Have you made practical plans for retirement?

How do you imagine it will be?

Do you have any fears around retirement?

What do you fear most?

What do you most look forward to?

Do you have anything planned to mark your retirement day?

Approximately 1 year later

How has retirement been treating you since we last met?

Would you say retirement has been, overall, a positive experience or a negative one?

Do you miss your working life and if so what do you miss about it?

Do you spend much, or any time thinking about work and your life back then?

If you do look back, what are your thoughts about those years?

What are the best things about retirement?

And the worst?

How are your relationships these days – have you changed do you think in relation to others or the world in general, and if so how do you account for that?

Would you say your retirement has had an affect on those people close to you?

Would you like to describe an example of a good day (in retirement)?

And a bad one?

How do you view the future?

It is possible that distress will occur during any of these questions. I will be sensitive to this and will terminate or pause the interview if I feel it is necessary. The machine will be switched off immediately on request. I will also be contactable by email following the interview, and by appointment, to speak on the phone. I will have made prior enquiries as to the existence of any in-house medical or psychological facilities.

7. Please attach documentation for informing participants about the study prior to obtaining their consent. This should include (a) information about the proposed study (in lay terms), (b) details about the researchers including how they can be contacted (and names and contact details of supervisors if appropriate), (c) confidentiality of the data and right to withdraw, (d) any risks involved, (e) anything else that participants might reasonably expect to know in order to make an informed decision about participation. Please indicate how this information will be given (eg letters to each participant, displayed on a computer screen, header of questionnaire). *A template information sheet is available at the end of this form which can be modified for appropriate use in the proposed study.*

Documentation attached (tick box):

8. Please attach documentation for participation consent arrangements. A typical checklist might include that (a) their participation is voluntary; (b) they are aware of what participation involves; (c) they are aware of any potential risks; (d) their questions concerning the study have been answered satisfactorily. The researcher should talk through consent with the participant and both should sign two copies (one to be kept by the participant, one to be retained by the researcher). *A template consent form is available at the end of this form which can be modified for appropriate use in the proposed study. Please note that when using online/postal questionnaires completion of questionnaire indicates consent*

Documentation attached (tick box):

In addition, if using interviews it is good practice to record discussion of consent and information arrangements. Tick the box to confirm this will be done:

9. Give a brief description of how participants will be assured that all information given will be treated with the utmost confidentiality and their anonymity respected. Please include how (a) any identifying information will be kept separate (if possible) from the data (eg coding the data and keeping the key which links codes and participants' identity separate); (b) where data will be stored (especially identifying information); (c) who will have access to the data; (d) what use will be made of the data. In addition, if using interview data please describe how you will ensure that all identifying information is removed from the transcripts (eg the use of pseudonyms and changing of location, occupation etc).

I will keep all audio files in a locked cabinet. Any contact details will be kept separate from the audio files in a safe place. Name and identifying features will be changed in the transcripts.

10. There is a duty of care on researchers to avoid any adverse effects of their research on participants. Please answer the following questions (A-I). If you have ticked YES to any of them, please give an explanation below.

	DOES THE RESEARCH INVOLVE:	YES	NO	N/A
A	Unpleasant stimuli and/or situation		x	
B	Invasive procedures		x	
C	Deprivation or restriction (eg. sleep, food, water)		x	
D	Drug administration		x	
E	Any other procedure which might cause harm/distress		x	
F	Vulnerable participants whose physical/mental health might be at risk		x	
G	Actively misleading or deceiving the participants		x	
H	Withholding information about the nature or outcome of the research		x	
I	Any inducement or payment		x	

11. If you think that there is any realistic risk of participants experiencing either physical or psychological distress or discomfort (due to the nature of the topic or form of data collection), please give details and describe what safeguards you will put in place. These might include what you will do if participants become distressed and information on who they can contact for help and support. **NB If using qualitative in-depth interviews this question must be addressed.**

In the event of any extreme distress, I will offer reassurance first and immediate access to a psychological or medical practitioner if needed.

1. Please describe any other issues with ethical implications not covered by the above questions. I am not aware of any other ethical issues.

If you are the RESEARCHER please fill in the following boxes and sign/date the form

I CONFIRM THAT	YES	NO	N/A
The proposed research should be considered routine and the relevant approval number has been provided	x		
The proposed research should be considered non-routine		x	
All documentation regarding participant information arrangements is attached	x		
All documentation regarding participant consent information arrangements is attached	x		
All non standard procedures, questionnaires and indicative interview schedules are attached	x		
I consider the proposed research conforms with ethical practices in psychological research	x		

SIGNATURE OF RESEARCHER

DATE

If you are the SUPERVISOR please fill in the following boxes and sign/date the form

I HAVE READ THE APPLICATION AND CONFIRM THAT THE PROPOSED RESEARCH	YES	NO
--	-----	----

Addresses all ethical issues		
Be considered routine because it raises no ethical issues beyond those of a study I have already received departmental ethical approval		
Has the appropriate ethical approval number		
Be considered non routine and should be reviewed by the ethics committee		

SIGNATURE OF SUPERVISOR

DATE

Please submit the application to Magnus Vaughan during departmental office hours (10-12 and 3-6). Please ensure that you receive a receipt.

Template information sheet to be modified to fit proposed study

**DEPARTMENT OF PSYCHOLOGICAL SCIENCES
BIRKBECK UNIVERSITY OF LONDON**

Title of Study: Men's Pre- and Post-Retirement Experience: A Longitudinal Study

Name of researcher: *Prunella Gee*

Dear Sir/Madam,

I am a PhD psychology student registered at Birkbeck College, researching men's experience of retirement. As part of my investigation I am looking to interview men of retirement age six months before and six months after their retirement. The recorded interviews will take approximately an hour, will all be individually conducted by me at a place and time convenient to the participants, and the contents will be strictly confidential. When the interviews are written up, all names will be changed and any identifying features removed or disguised. Participants will be asked to sign a consent form in which they agree to the use of material in potential publications. They will have the right to withdraw up to 48 hours after the interview. I will have full ethical approval from Birkbeck.

I would be grateful if you could put me in touch with anybody in your organization who fits the above criteria, and who would be prepared to discuss the project with me. Obviously all questions and concerns could be addressed in detail before any meeting via email, telephone or in person.

Thank you in anticipation for your help.

Prunella Gee

The study is supervised by Professor Jonathan A Smith..... If you wish to contact the supervisor, contact details are:

Department of Psychological Sciences, Birkbeck University of London, Malet St,
London WC1E 7HX TEL: 020 7079 0868

Appendix 2

Template consent form to be modified to fit proposed study

**DEPARTMENT OF PSYCHOLOGICAL SCIENCES
BIRKBECK UNIVERSITY OF LONDON**

Title of Study: Men's Pre- and Post-Retirement Experience: A
Longitudinal Study

Name of researcher: *Prunella Gee*

I have been informed about the nature of this study and willingly consent to take part.

I understand that the results of the study will be kept confidential.

I understand that I may withdraw my consent for the study at any time.

I agree to the use of material in publications.

Name..... Signature.....

Name..... Signature..... (Research)

Date.....

There should be two signed copies, one for the participant, one retained by researcher for records.

Appendix: 3

Erikson's Psychosocial Stages

Infancy: Trust vs. Mistrust. Feeding.

Children develop a sense of trust when caregivers provide reliability, care, and affection. A lack of this will lead to mistrust.

Early Childhood: Autonomy vs. Shame and Doubt. Toilet Training.

Children need to develop a sense of personal control over physical skills and a sense of independence. Success leads to feelings of autonomy, failure results in feelings of shame and doubt.

Preschool: Initiative vs. Guilt. Exploration.

Children need to begin asserting control and power over the environment. Success in this stage leads to a sense of purpose. Children who try to exert too much power experience disapproval, resulting in a sense of guilt.

School Age: Industry vs. Inferiority. School.

Children need to cope with new social and academic demands. Success leads to a sense of competence, while failure results in feelings of inferiority.

Adolescence: Identity vs. Role Confusion. Social Relationships.

Teens need to develop a sense of self and personal identity. Success leads to an ability to stay true to yourself, while failure leads to role confusion and a weak sense of self.

Young Adulthood: Intimacy vs. Isolation. Relationships.

Young adults need to form intimate, loving relationships with other people. Success leads to strong relationships, while failure results in loneliness and isolation.

Older Adulthood: Generativity vs. Stagnation. Work, Parenthood, Retirement.

Adults need to create or nurture things that will outlast them, often by having children or creating a positive change that benefits other people. Success leads to feelings of usefulness and accomplishment, while failure results in shallow involvement in the world.

Maturity/Old age: Ego Integrity vs. Despair. Reflection on Life. Older adults need to look back on life and feel a sense of fulfillment. Success at this stage leads to feelings of wisdom, while failure results in regret, bitterness, and despair.

Extracted from http://psychology.about.com/library/bl_psychosocial_summary.htm