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1 Retirement from work is one of the major transitions in adult life. Many people look forward
2 to retirement as a period when they will be free from work-associated stressors, have
3 increased control over their lives, and enjoy an opportunity to spend more time with
4 significant others (Hunter et al., 2007; Robert Stuart Weiss, 2005; Zhan et al., 2023).
5 However, evidence suggests that retirement can pose certain challenges (Wang et al., 2011).
6 Retirement might be associated with identity crisis, financial challenges, health deterioration,
7 a lack of everyday structure and purpose, and a loss of former social circles (Barnes & Parry,
8 2004; Moffatt & Heaven, 2017; Van der Heide et al., 2013; Wang, 2007). With the gap
9 widening between actual and healthy life expectancy, more people are living in poor health
10 for longer periods of time (Salomon et al., 2012). As a result, they might not be able to enjoy
11 their retirement and may have a greater need for health and social care (Dall et al., 2013).

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

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

32 The lack of consistent evidence on the effectiveness of lifestyle interventions for
33 retirement transition could be partly attributable to the absence of ageing-/retirement-specific
34 theoretical foundation to support them (Lara et al., 2016). Existing retirement theories and
35 frameworks have described a range of factors that affect experiences, for example, role
36 transition and social expectations (role theory), participation in activities (activity theory),
37 and engagement with meaningful roles and relationships (continuation theory) (Atchley,
38 1989; Havighurst, 1963; Phillips, 1957). However, these theories can address only part(s) of
39 the complex psychological, social, and economic retirement phenomena and do not explain
40 retirement trajectories (Wang, 2007). More recent theoretical frameworks such as the
41 resources perspective approach and the life course perspective included consideration for a
42 wider range of factors, for example biological, social, economic, and psychological processes
43 (Elder et al., 2003; Wang, 2007; Wang et al., 2011). Specifically, in the resources-perspective
44 approach, it is suggested that a resource change could serve as the driving mechanism for
45 changes in well-being during the retirement transition (Wang et al., 2011). Yet, it is argued
46 that the resource approach accounts only for a small proportion of the changes in well-being
47 in retirement and that the effects of the resource change should be viewed within the context
48 of various individual and/ or situational characteristics (Hansson et al., 2020).

49 The ecological perspective considers both an individual and the behavior of an
50 individual within the environment where they live and operate. The person-environment fit

focuses on the interaction between the multifaceted environment (e.g., relationship, community, society) and the individual and acknowledges the role of environment in shaping a person's motivation, behavior, and health (Holmbeck et al., 2007). According to the ecological approach, while well-being is often regarded as an individual matter, a broader social conception that focuses on the interaction between individuals should be adopted. Notably, it is through this broader social concept that life satisfaction and well-being can be impacted (Spencer, 2008). There are many layers of potential factors (e.g., family, education, employment) that might affect the behaviors, well-being, and overall experiences of people during their retirement. Therefore, retirement should be studied in its ecological context. The ecological approach can provide a more holistic way of understanding retirement phenomena (Kim & Moen, 2001). An ecological and contextual approach to well-being also provides an opportunity to understand which interventions would be effective and useful within a particular context or community (Carter & Andersen, 2023).

In an attempt to explore the mechanisms that underpin the process of retirement adjustment, certain researchers (e.g., Henning et al., 2019) also turned to behavior change theories such as self-determination theory (SDT) (Deci & Ryan, 1985, 2000). The focus of SDT is on well-being, which is particularly important for understanding retirement adjustment. According to SDT, every individual has basic psychological needs for autonomy, relatedness, and competence that must be satisfied in order to experience psychological health and well-being. Autonomy is related to engagement in activities or behaviors of one's choosing, relatedness represents feeling connected and understood by others or a feeling of belonging to a given social group, and competence pertains to effective interaction with the environment and achieving goals (Deci & Ryan, 1985).

Need satisfaction is affected by different social environments and, therefore, is likely to be influenced by major events such as retirement. Recent research has evidenced the

76 associations between changes in well-being over the retirement transition and need
77 satisfaction, particularly autonomy satisfaction (Henning et al., 2019). Additionally, need
78 satisfaction is important for initiating and maintaining new behaviors , and need supportive
79 contexts have been widely used in health promotion interventions (Deci & Ryan, 2000;
80 Weman-Josefsson et al., 2015). Therefore, an understanding of how need satisfaction
81 underlies retirement adjustment can potentially inform the development of health promotion
82 initiatives for the retirement transition. However, SDT might also have its shortcomings in
83 explaining retirement process. For example, Bauger and Bongaardt (2016) identified
84 autonomy in the form of self-authoring one's own aims and desires as a predictor of
85 retirement adjustment. However, they differentiated it from the autonomy described within
86 SDT, which can be attained independently or with the support of trusted others.

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

100 The aim of the present study was to explore, through the lived experiences of retired
101 individuals, key components of successful retirement adaptation and their relationships. We
102 identified the psychological contributors to retirement adjustment and examined their role
103 within the context of individual characteristics and environments. Focus groups and semi-
104 structured individual interviews with retired adults were employed to address the aims of the
105 research. Given that retirement adjustment is a constantly evolving process, the study was
106 conducted with individuals who were retired for varying durations—those who were retired
107 for less than a year and those who were retired for more than five years. This allowed us to
108 gain retrospective reflections from participants on the retirement transition period and the
109 retirement experience trajectories and make comparisons with more "acute" insights from
110 recent retirees.

111 Additionally, we purposefully recruited retired adults from both manual- and non-
112 manual occupations, as occupational backgrounds can influence retirement adjustment
113 through different financial conditions, health parameters, or post-retirement engagement in
114 physical activity (Office for National Statistics, 2018; Singh-Manoux et al., 2004; Van Dyck
115 et al., 2015).

116 **Method**

117 **Participants**

118 For a purposive sample, 28 retired adults were recruited through diverse sampling approaches
119 such as social media, word of mouth, and communication with third-sector organizations. All
120 participants were from Northeast England and consisted of 12 females and 16 males aged 58-
121 82 years (mean age = 68 years). Each participant was offered a £10 voucher for his/her time.
122 One of the inclusion criteria was 'withdrawal from employment'. However, given the
123 diversity of retirement pathways , participants self-defined their retirement status (Cahill et

124 al., 2015). Potential participants were also asked about their retirement and employment
125 histories to confirm their eligibility. The qualifications of participants were dichotomized into
126 manual and non-manual based on their description of the former jobs and the UK Standard
127 Occupational Classification (Office for National Statistics, 2010). Four focus groups were
128 formed based on the length of retirement and the nature of the former occupations of
129 participants prior to retirement. Each focus group comprised four to six adults. For those who
130 could not participate in a focus group (e.g., due to personal preference or time constraints),
131 individual interviews were conducted (*n* = 10). Table 1 presents the sociodemographic
132 information of participants. All participants signed the consent forms before participation.
133 The study was subject to the ethical review and has received ethical approval from the
134 *Anonymized* University Faculty of Health and Life Sciences Ethics committee. Submission
135 Ref: 13858.

136 *--- insert Table 1 here ---*

137 **Procedure**

138 All focus group discussions and individual interviews were conducted in meeting rooms on
139 the university campus. Discussions followed a semi-structured interview guide, which
140 focused on retirement adjustment and what might have contributed to well-being in
141 retirement. The focus group discussions were video- and audio-recorded, and individual
142 interviews were audio recorded, transcribed verbatim, and anonymized (pseudonyms are used
143 subsequently). For the focus group discussions, participants were encouraged to interact with
144 each other, with the primary researcher intervening solely to keep the discussion on topic and
145 to motivate more reserved members to contribute. All focus groups and interviews were
146 conducted by the first author; the second author attended, assisted in facilitating the focus
147 group discussions, and took notes. Each focus group discussion lasted approximately 1.5
148 hours, and the interviews lasted between 25 and 60 minutes.

**Data Analysis**

Thematic analysis was used in accordance with steps developed by Braun and Clarke (2006): 1) familiarization with the data, 2) generating codes and 3) initial themes, 4) reviewing themes, 5) defining themes, 6) producing the report. For the initial coding, an inductive approach was implemented, which involved open coding for developing and modifying newly identified themes (Elo & Kyngäs, 2008). An iterative approach, which encourages reading and re-reading collected data, reflection upon existing literature and theories, and revising developed codes, was applied (Tracy, 2019). Nvivo 12 software was used for analysis.

To ensure rigor and credibility of the analysis, the data were simultaneously reviewed and interpreted by the first and second authors. The researchers met up regularly after coding every two transcripts to discuss and reflect on each other's codes and themes, and to explore multiple and alternative explanations and interpretations (Smith & McGannon, 2018). If a new theme emerged during the meetings, the researchers went through the data again to identify the evidence. After all the transcripts were coded, the researchers discussed if certain themes could be collapsed (e.g., lower order themes such as "sleeping habits" and "exercising" were labeled under higher order themes "routines" and "maintaining health", respectively). The researchers also explored the most prominent themes and how they addressed the research question on the key components of retirement adjustment (Ling et al., 2016). Finally, all authors reviewed the results to determine if the quotations were reflective of each identified theme.

## Results

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

173 **Identity Reconstruction**

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

186 Because I can’t do anything about it anymore, it would be wrong for me to try…It’s
187 quite healthy, that degree of detachment. Otherwise, you can spend time ruminating
188 and thinking, “Oh, well, they’re changing this; they’re changing that. I wouldn’t have
189 done that.” (I6)

190 It appeared that finding new activities and a sense of purpose within them was important for
191 successful detachment from former identity.

192 Regardless of the type of former occupation or length of retirement, engaging with
193 other activities after participants had left their jobs appeared to give several of them feelings
194 of self-worth and value, which was previously gained through one’s occupation. These
195 activities varied in nature, from volunteering, community involvement, and helping family

members and friends, to hobbies, exercising, or studying. In several cases, new activities seemed to facilitate the continuation of a former work identity, as illustrated by Rachel:

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

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

Keeping an active mind was also a priority because it helped to facilitate a "mental attitude to adapt with younger people" (Sarah, FG1). "Old person" identity was not particularly attractive, as it was associated with physical and mental deterioration and death. Participants expressed that society tended to underestimate the contributions of older adults in terms of their experience and skills, which can negatively affect their career choices. For example, "When you get [to] a certain age, it's not easy to get a job of any sort. You just take what you can" (Olivia, I4). This suggests that the aging perceptions in society can impact the aging experience and identity.

One way to stay "young" as long as possible was to engage in more activities and have goals to accomplish. Having an active lifestyle was universally considered to be pertinent to well-being in retirement, as different activities provided the purpose that was missing in life. For example, Peter explained his motives for volunteering as follows: "When

I retired, I needed the reason to get out of bed in the morning. And I needed the reason to keep me out of a pub" (FG4). Simon shared similar reasons for taking part in research studies: "It gives you reason to get up, I suppose. And you've got an appointment. You keep to that appointment; you do it. And then, once you've done it, you feel a certain sense of fulfilment" (I9). It appears that the primary reason for becoming involved in an activity was not necessarily for the activity itself but for a sense of commitment and accomplishment that was associated with it.

Additionally, filling a day with activities provided a new routine for participants. The concern about losing the structure of time after retirement was commonly shared. For example, James expressed the importance of a routine and the disadvantages of losing it after retirement: "A lot of people who retire are scared of it because they haven't got anything in place. They haven't got what we call a routine they look forward to later on after they retire" (FG 4).

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

**Social Interaction**

Not only can identity be developed through engagement with activities, but it can also be attained by belonging to a social system (e.g., family networks, friends, community), through which a sense of purpose and personal value can be fulfilled. A number of participants, both "long-term" (I8, I9) and recent retirees (I3) recognized a decrease in social communication

244 post-retirement, as their former workplace had significantly contributed to their social life. In
245 addition to offering human interactions, work provided a sense of belonging, connectedness,
246 and emotional support, as illustrated by Helen: “I’ve missed being part of a team. I’m very
247 much [a] team player. And you form a bond with people… when you’re in a team, and you
248 share each other trials and tribulations” (FG1).

249 To regain the benefits of belonging to a social system, participants were motivated to
250 engage with new hobbies, volunteering, and exercising. Activities that were aimed at
251 bringing people together who were in the same stage of life, such as through Elders Council,
252 University of the Third Age (U3A), or Women’s Institutes (WI), had become valuable
253 sources of social support for some to prevent isolation and to build a sense of belonging, as
254 Amanda recalled: “I realized how quickly you can become alone. So, I forced myself to join
255 things like WI and U3A” (FG2). Notably, participants in the focus groups were very
256 interested to learn from each other about available opportunities for older adults in the local
257 area.

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

263 The amount of social interaction in retirement was influenced by several factors
264 discussed by participants. For example, health was mentioned as a determining factor: “I
265 don’t go very much, you know. My legs are…I can’t go out. I don’t drive to many places,
266 unless I have to. I’ve got no kind of social things, really. It’s just a family and my dog” (I5).
267 Other contributors to social engagement included geographic proximity of family and friends

268 (“She comes around for a tea, and then she goes to her sister on a Tuesday, and we all kind of
269 interact between the three of us because we don’t live very far away from each other” [Jane,
270 FG4], transport accessibility in the local area (e.g., “Because where we live, the bus services
271 are really poor” [Oliver, FG1], and the strength of community links.

272 To conclude, former work provided emotional support, connectedness, and a sense of
273 belonging that were often missing after retirement. Aiming to compensate for the decrease in
274 communication and to prevent loneliness and isolation participants sought varying social
275 activities.

276 **Independence**

277 While belonging to a social system seems to be crucial for well-being, it could also
278 compromise one’s independence. The value of independence was emphasized by participants
279 such as Paul, who seemed resentful of the fact that his lifestyle had been dependent on the
280 plans of his family and friends due to his health conditions: “I’ve been pressurized by friends
281 or family for things that I don’t wanna do. I wanna do what I wanna do, not what they want to
282 do” (I5). For Paul, it was also very important to engage with activities and behaviors of his
283 own choice. Similarly, Margaret had felt obliged to baby-sit because “I feel guilty if I say
284 ‘no’ when I’m not working” (I3). Some would consciously stay away from committed
285 relationships, as they might incur undesirable responsibilities. For example, Patricia left her
286 husband after retirement: “I didn’t want to share finances; I wanted to be responsible for me
287 and what I’ve got and would live with it” (FG 4).

288 Interestingly, although participants shared that increased independence, freedom of
289 choice, and the lack of commitment were the most satisfying aspects of retirement, for those
290 whose retirement was involuntary, increased freedom appeared terrifying at the beginning of
291 retirement. Circumstances could be related to health issues, company relocation, caring

292 responsibilities, or even forced retirement. It appears that unplanned retirement was also more
293 likely to result in feeling lost, as expressed by Peter who was forced to retire from the army:
294 “I had no planning to do, nothing. I was just sitting in the chair there, and I felt terrified for an
295 hour or two” (FG4).

296 Other prominent factors that may hinder independence in retirement were health and
297 financial conditions. Regarding the former, health represents not only physical conditions but
298 is also key to independence, because “if you’re not in good health, then your life is very
299 much restricted” (Olivia, I4). A similar sentiment was echoed by Tom: “Unfortunately, a few
300 years ago, my tendons and ligaments started giving away on me. So, I couldn’t play
301 anymore…I really enjoyed playing squash, not only for the exercise but also for the social
302 activity” (I 8).

303 As mentioned by many (e.g., FG1, FG2, FG4, I7), personal financial condition was a
304 key contributor to their physical and mental well-being, hence their independence. For some,
305 its importance was often linked to their health conditions.

306 I think if you didn’t have your pension, that would affect your health…That would
307 have a not-good effect on your health, whereas if you got your pension, it can, to a
308 degree, help you with your health because you haven’t got to worry…” (James, FG 4)

309 With the increased spare time that people have post-retirement, finances could support more
310 activity options such as exercise classes, hobbies, or educational opportunities, which would,
311 in turn, promote independence.

312 Independent traveling was one of the most anticipated activities among the
313 participants. Several of them considered retirement to be conducive to travel opportunities,
314 with greater flexibility in time use (FG3, FG4) and older age benefits such as a free bus pass

315 and railway discounts (I1). For example, participants in FG2 discussed different creative
316 ways of using the benefits associated with retirement:

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

320 Henry: Or [you] can go to Scotland.

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

322 Amanda: I'd be interested

323 However, it was emphasized that traveling and, therefore, personal freedom were also
324 determined by financial situation (I7), health limitations (FG2, I5, I9)), and/or external
325 constraints (e.g., living in rural areas with poor public transport networks) (FG1).

326 In addition to physical independence, intellectual independence through reading and
327 learning was also highly valued. Several participants were devoted to learning different fields
328 of knowledge, as they wanted to make sense of the excessive and often contradictive
329 information: "Who do you actually believe? Who really knows what they are talking about?"
330 (George, FG2). Health-related knowledge was also sought after, as it could provide a sense of
331 control and empowerment: "I'd like to know what everybody should be doing at the
332 retirement age. Should we be doing ten push-ups and press or whatever?! Just what is safe?"
333 (John, FG2). Additionally, intellectual independence was upheld through selectively
334 engaging in intellectually stimulating communications. As developing dementia appeared to
335 be a common fear (FG1, FG3, I1, I2), many participants emphasized the importance of
336 maintaining mental health (FG1, FG3, I3, I4, I5), and some admitted that the reason to
337 engage with intellectual activities was to prevent cognitive decline: "I read. I play online

338 scrabble. [I] enjoy doing that. So, you know, it is mostly reading, really. I suppose that's kind
339 of mental stimulation" (Brenda, I1).

340 Therefore, physical and intellectual or mental independence were among the greatest
341 priorities in later life. For most participants, retirement facilitated independence. However,
342 forced retirement could negatively affect one's feelings of independence and control over
343 situations. Activities such as traveling, education, and exercising were particularly important
344 for supporting independence. However, the choice of activities was determined by health and
345 financial conditions, both of which were common concerns associated with retirement and
346 older age.

347 To summarize, three main themes for identity, social interaction, and independence
348 appeared to be the most significant psychological predictors of well-being after retirement
349 (see supplementary Table 2), and they interact with each other to formulate the lived
350 experiences of the participants. Activities and roles that provide these three elements seemed
351 to lead to more positive retirement experiences.

352 *--- insert Table 2 here ---*

353 **Difference Between Subgroups**

354 In the present study, an attempt was made to explore the experiences of individuals who were
355 retired for various durations of time and from different occupational backgrounds. Several
356 differences between those groups were observed.

357 First, for the individuals who were retired no longer than a year, detaching from a
358 professional identity seemed to be a more "acute" issue that generated more negative
359 feelings. For example, Ronald shared, "Moving away from that, it's not anymore. It's
360 somebody else in charge; it's nothing to do with you. That's a hard one" (I6). While those
361 who were retired for five years or longer had already adjusted to a new lifestyle and roles,

362 recent retirees were still likely undergoing retirement transition. Second, recent retirees had
363 more appreciation than those who retired a long time ago for the lack of a day routine in
364 retirement (e.g., "I just do what I want; I may want [a routine] one day, but [not] now" (I2)).
365 Recent retirees viewed the lack of structure as an advantage of retirement, something they
366 were looking forward to and enjoyed at the beginning. Early retirement was experienced as a
367 "detox process" (William, FG3) or an "extended holiday" (Ronald, I6).

368 With regard to occupational backgrounds, the differences in the identified themes
369 were not particularly prominent. One difference concerned the value of a work identity. For
370 participants with non-manual occupational backgrounds, their former work roles seemed
371 more important than it did for manual workers. For example, in FG1, participants discussed
372 that for people in managerial or higher professional occupations, it is particularly challenging
373 to lose their status:

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

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

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

380 Retirees found it more difficult to separate themselves from their work identities if they felt
381 particularly valued at their former job, regardless of its nature, if they felt very connected to
382 their workplace social circle, or if the work was a major part of their pre-retirement lives.
383 Also, for those who changed their work roles frequently during their employment life and/or
384 did not enjoy their jobs, it was easier to disassociate themselves from their work roles: "I

385 suppose it was important to me because it paid bills but doesn't mean I enjoyed it
386 particularly. It's to say I enjoyed some of the jobs I did but not the last one" (I4).

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

## 393 Discussion

394 The primary aim of the current study was to further our understanding of retirement
395 adjustment by exploring the lived experiences of retired adults. Three prominent themes were
396 identified: identity rebuilding, social interaction, and independence. The identified themes are
397 confirmatory of the existing literature on retirement adjustment (Haslam et al., 2018).
398 Crucially, our research has demonstrated how the identified components of retirement
399 adjustment interact, through which a new framework on retirement adjustment is developed.
400 We also demonstrated how this framework could potentially be used to inform individual-
401 and population-based health promotion activities for retirement.

### 402 Main Findings

403 The identity reconstruction theme resonates with existing evidence on the key role of identity
404 rebuilding in retirement adjustment (e.g., Cassanet et al., 2023 and Haslam et al., 2018) and
405 existing retirement theories (role theory) (Phillips, 1957). Many retired adults in the present
406 study experienced an identity crisis due to the loss of their work role. This was still an
407 ongoing process for several recent retirees, which is aligned with the existing evidence that
408 retirement is associated with identity transition and the search for a new meaning (Haslam et

409 al., 2019; Wang et al., 2014). To compensate for that loss, the participants consciously or
410 unconsciously tried to substitute it with new activities and roles, reinforced the importance of
411 other spheres of their lives, or reactivated old habits and interests. However, not every
412 activity can provide a new meaning, and recently retired individuals often go through the
413 exploration process to find such fulfilling and satisfying activities (Wang et al., 2014). Our
414 findings suggest several attributes that might enable identity reconstruction and successful
415 retirement adaptation.

416 One of the factors was social relationships. A major drawback of retirement for our
417 participants was the loss of former social circles from which personal/social identity is
418 defined. Maintaining or re-establishing new social connections after retirement was a positive
419 contributor to retirement adjustment for many, as meaningful social relationships could
420 provide emotional support, and a sense of connectedness and belongingness, and in turn, this
421 would lead to greater enjoyment and engagement with new activities and roles. This, indeed,
422 echoes the conceptualization of the need for relatedness in SDT (Deci & Ryan, 2000). To
423 cultivate relatedness, our findings pointed to the need for intellectual stimulation and an
424 aspiration to have a positive impact on others, for example, on younger people. Several
425 participants from the present study appreciated communication and positive influence they
426 could provide to “youngsters.” Such interaction might support social bonds between
427 generations, feelings of participation in society, and self-esteem among older adults (Skropeta
428 et al., 2014) .

429 While in previous literature, high-quality social relationships are viewed as a basis on
430 which self-worth and competence are developed, our findings somewhat refuted this
431 connection (Wang et al., 2014). In certain cases, a lack of accomplishment or self-worth
432 hindered satisfaction with a new role, despite the presence of close social relationships.
433 Contrarily, several other roles were highly valued for providing a sense of achievement and

434 mastery, even when they did not involve meaningful relationships. Therefore, regardless of
435 the existence of social relationships, an increased sense of self-worth and competence
436 obtained from the role or activity generally seemed to increase enjoyment in retirement.

437 Another factor inextricably linked to identity transition and retirement adjustment is
438 independence in the choice of new roles and activities. A novel finding in the present study is
439 the weight given to physical, intellectual, and social independence, over and above what
440 previous research suggested (Hansson et al., 2020; Haslam et al., 2018). Although social
441 bindings were valued, having a choice on when to be socially engaged and to what extent
442 seems pertinent to individuals. This urge for independence extends beyond the freedom from
443 family and social commitments, to the choice of day-to-day and leisure activities. This highly
444 guarded priority reflects the desire of participants to gain control over their own lives to
445 maintain/strengthen their physical and mental health, through engaging in physical and
446 intellectual activities.

447 In more recent retirees, a yearning for freedom manifested in the desire for the
448 "honeymoon" phase and detachment from a day routine, which is also aligned with existing
449 retirement literature and theories (e.g., stage theory) (Atchley, 1976). The separation from a
450 prior routinization is a common process after work exit. Recent retirees tend to enjoy
451 personal habits, breaking business routine, and avoiding schedules (Luborsky, 1994).
452 Freedom from obligations and work stressors is the most anticipated among recent retirees
453 (Weiss, 2005).

454 The differences in priorities can also be influenced by the age of the participants. For
455 example, Neubauer et al. (2017) reported that environmental mastery or competence was a
456 more important predictor than autonomy of subjective well-being among very old adults (87–
457 97 years). This might be due to the fact that as the perceived physical capability of very old

458 people decreases, competence satisfaction becomes a higher priority (Neubauer et al., 2017).
459 Contrarily, the need for independence may have been magnified in our younger participants
460 (59-82 years) in recognizing the imminent gradual health decline in the future.

461 This feeling of control and independence can be gained through establishing a new
462 routine. As evident in several recent retirees, the lack of planning for the new routine before
463 or during retirement negatively affected their sense of purpose, and those who were retired
464 for a while admitted that having a new routine facilitated their satisfaction with retirement.
465 This is also applicable to planning for new domestic arrangements such as housekeeping
466 duties or plans for leisure time in order to promote social harmony post-retirement. Ekerdt
467 and Koss (2016) suggested that daily routine was essential for retired adults in order for them
468 to fully use the potential of a newfound autonomy, fit all the different activities, and adhere to
469 the ideas of active aging. One important condition for planning to facilitate a greater
470 enjoyment with life and retirement is that activities should have been chosen based on
471 individuals' own preferences as opposed to a family-imposed schedule or other social
472 obligations.

473 Overall, the role of the identified contributors to retirement adjustment and several
474 behaviors could be explained by SDT. Retired participants often seemed to feel the decrease
475 in relatedness (e.g., loss of work-related belongingness), competence (missing the feeling of
476 being useful), and autonomy satisfaction (lack of choice due to financial or health
477 restrictions). Furthermore, certain experiences suggested active need thwarting (e.g., aging
478 stereotypes, imposed family obligations), which had a negative impact on retirement
479 adjustment. Participants attempted to engage with roles and activities that would compensate
480 for the loss in need support, and success in finding such need supportive contexts predicted
481 identity rebuilding, well-being, and positive retirement experiences. In certain cases, the
482 attempts to regain missing need support encouraged participants to engage with health

483 behaviors, for example, through joining sports clubs. Importantly, individual differences in
484 how the retirees fulfilled the core components to retirement satisfaction existed. It was
485 evident that individual preferences, resources, and circumstances largely affected the choice
486 of activities. For some, social interaction was the determining factor in selecting exercise
487 clubs or groups, whereas others tended to make their choices based on the perceived health
488 benefits or opportunities available in their areas. Therefore, when measures are considered to
489 enhance retirement satisfaction, these individual differences must be taken into account so
490 that autonomy can be fulfilled.

491 **Retirement Adjustment (R-Adj) Framework**

492 Based on our findings, a provisional retirement adjustment (R-Adj) framework on factors that
493 contribute to positive retirement experiences has been proposed (see Figure 1). This
494 framework suggests a set of relationships between the themes and how they interact with
495 each other. For example, roles and activities that people choose might affect their social
496 environments. In turn, social interaction and belongingness to social groups shape the
497 identities of people. Independence affects the amount of interaction with others, but social
498 environments might also inhibit or support the feelings of independence. The center of the
499 figure indicates “Activities”, which refers to the range of activities with which people may
500 engage with such as hobbies, exercising, volunteering, or family commitments. The central
501 location is given to the activities as they become the main source of new identities,
502 independence, and social interaction. At the same time, identities with which people
503 associated themselves, the ability to provide social support, and independence influenced the
504 choice of activities.

505 A range of activities and the degree of involvement varied significantly between
506 participants and appeared to be considerably influenced by different individual factors, many
507 of which can be seen as resources (Wang, 2007; Wang et al., 2011). These factors include

508 personality, finances, health status, sociodemographic characteristics, physical environment,
509 and structural and organizational factors, all of which are located in the outer layer of the
510 framework. Not only do the factors in the outer layer affect the choice of post-retirement
511 activities, but they also create conditions for social interaction, identity formation, and
512 providing independence. For example, the results demonstrated how the health and financial
513 situation of participants can affect their independence and social interaction with others.
514 Sociodemographic characteristics (e.g., former employment role) influenced the identities of
515 people and the activities in which they engaged after retirement (e.g., the choice of
516 volunteering role). Additionally, physical environment (urban or rural area, transport links)
517 and organizational factors (benefits and entitlements for pensioners) had an impact on the
518 amount of social interaction, freedom to move, and choice of activities. Differences
519 concerning need for social engagement and activities could also be shaped by personality
520 differences among retired individuals (Thomas et al., 2020).

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

525 *--- insert Fig. 1 here ---*

526 **Implications**

527 One of the challenges associated with existing interventions that are designed to support
528 retirement adjustment is their specific focus on one or few psychological factors or activities
529 without consideration for others. For example, Taylor et al. (2021) found that the majority of
530 physical activity programs for older adults focused on one structured exercise, with physical
531 activity being the main outcome of interest, while only a few studies also targeted social

532 functioning and well-being. Furthermore, the majority of interventions that focused on
533 retirement transition addressed only a single lifestyle behavior without consideration for
534 contextual factors (Rodríguez-Monforte et al., 2020). The main focus of the suggested R-Adj
535 framework is on the interaction between psychological predictors of retirement adjustment
536 and contextual factors, which should be considered in health interventions.

537 One way to build a routine of activities that potentially provide new self-definitions,
538 support a freedom of choice, and encourage social engagement during retirement based on
539 one's own preferences, desired roles, and available resources might involve social and health
540 planning. The R-Adj framework could be used comprehensively for pre-retirement planning
541 interventions. First, it can be applied as an educational tool to inform individuals about
542 essential elements of successful retirement transition. The proposed framework can be used
543 to guide and support people approaching retirement by exploring their own resources. For
544 example, the framework may be combined with psychometric assessments such as a
545 personality test (e.g., Rammstedt & John, 2007) or a possible selves tool (Perras et al., 2016).
546 This might help individuals to better understand themselves, the challenges that they might
547 experience in their own retirement journeys , and the psychological resources they have to
548 address these barriers (Thomas et al., 2020). Drawing on the external level of the R-Adj
549 framework, the self-assessment could also include an evaluation of individual financial
550 situations and exploration of activities and clubs available in local areas and communities.
551 Finally, the identified elements could be used to provide psychosocial "wheels" for planning
552 interventions. These mechanisms could include consideration for desirable future selves in
553 retirement. Examples include social roles, developing detailed plans on how to become a
554 desirable self, and setting personalized goals to support autonomy. Planning exercise could
555 also contribute to feelings of accomplishment and achievement and, therefore, support
556 competence (Diseth, 2015).

557 In terms of implementation, many large organizations provide informational or
558 educational sessions on the financial aspects of retirement preparation to their employees, but
559 there is little support on lifestyle planning (Woodford et al., 2023). Woodford et al.
560 demonstrated potential benefits and positive perceptions of leisure education programs that
561 were intended to encourage retirement life planning that were offered at a workplace. Such
562 lifestyle planning sessions should be implemented more widely at workplaces and local
563 communities, and the programs could be informed by the R-Adj framework. The suggested
564 self-assessment and planning based on the R-Adj framework could address the learning-
565 related needs identified by Carbonneau et al. (2020) in recent retirees. Examples include
566 promoting more positive views on retirement and leisure-related activities, improving the
567 understanding that individuals have their own retirement needs, and developing knowledge
568 about leisure resources. Given that those who were more connected to their work identities
569 found it especially challenging to detach from them in retirement, preparation for retirement
570 could also include consideration for other potential social identities, for example, in leisure
571 activities and hobbies, and employers could facilitate this process.

572 In addition to individual-based interventions, there is a need for more population-
573 based health promotion activities for retirement and older age, where contextual factors such
574 as socioeconomic, cultural, and labor particularities are directly targeted (Taylor et al., 2021).
575 Addressing contextual barriers could, in turn, influence individual circumstances and
576 experiences. For instance, more resources (e.g., financial, organizational) can be dedicated
577 toward building community relationships and initiatives. Strong community links and
578 community-based activities can be particularly valuable for those experiencing retirement
579 transition and for the most vulnerable individuals (e.g., those with health issues or who are
580 financially insecure) due to heightened risks of social and physical isolation. Better
581 community connections can provide retired individuals with a sense of purpose, social

582 support, and belongingness and can help them to acquire a new identity (Herens et al., 2015).
583 Additionally, making a variety of community-based activities available and suitable for older
584 adults provides retired individuals with a greater choice, which could encourage a feeling of
585 independence and control over one's life.

586 **Strengths, Limitations, and Future Research**

587 One strength of the present research was developing a retirement adjustment framework that
588 captured a range of both individual and contextual contributors to retirement experiences.
589 The findings also suggested that to a large extent, SDT could explain the role of the identified
590 components of retirement adjustment. Considering the impacts of various connected factors,
591 as demonstrated in R-Adj, and the effects of retirement environments on need satisfaction,
592 well-being, and behaviors is important for improving our understanding of how to promote
593 health and well-being in retirement.

594 Another strength was the attempt to include participants who were retired for various
595 durations, with labor and non-labor work experiences. Results demonstrated that for
596 individuals who were retired for less than a year, detaching from a professional identity
597 seemed to be a more prominent issue as early retirement is likely to be associated with
598 identity transition and the search for a new meaning (Wang et al., 2014). Recent retirees also
599 seemed to have more appreciation than those who retired a long time ago for the lack of a day
600 routine, which is also aligned with existing evidence and theories (e.g., stage theory)
601 (Atchley, 1976). This desire for the "honeymoon" phase during retirement transition can be
602 viewed as a yearning for freedom from obligations and work stressors (Robert S Weiss,
603 2005).

604 Several limitations of this study are acknowledged. Comparative views between
605 recent retirees and those who were retired for a longer period relied on the retrospective

606 accounts of participants. A longitudinal qualitative study that would track the same
607 participants through their retirement journey might enhance our understanding of a frequently
608 changing retirement experience, key events, their subjective approvals, and the decision-
609 making process (Heaven et al., 2016).

610 Due to practical reasons, focus groups were combined with semi-structured interviews
611 instead of the former being adopted alone. Nonetheless, conducting both interviews and focus
612 groups can enhance data completeness. Each method may reveal different aspects of the
613 research phenomena and, thus, contribute to a more comprehensive understanding of them. In
614 the present study, the findings from interviews and focus groups complemented each other.
615 Although each focus group revealed more themes such as the effects of aging stereotypes on
616 the behaviors of individuals or independence after retirement, the interviews allowed details
617 about the individual circumstances of each participant to be captured. Additionally, the main
618 themes were corroborated across the interviews and focus groups, which may be used for
619 confirming the trustworthiness of the findings (Lambert & Loiselle, 2008).

620 It is also worth noting that the majority of the participants characterized themselves as
621 financially secure, and all participants were Caucasian. Retirement experience and lifestyle
622 behaviors are likely to be shaped by socioeconomic background and cultural norms (Johnson,
623 2012). Therefore, the inclusion of both ethnic minorities and people from deprived
624 backgrounds would be an important consideration for future research.

625 **Conclusions**

626 Retirement pathways can vary considerably, which creates challenges for the exploration of
627 retirement phenomena. Despite the diversity of circumstances and mindsets among retired
628 adults, the present study has identified three psychological components that contribute to
629 retirement adjustment: identity, social interaction, and independence. Importantly, the study

630 demonstrated that to better understand retirement experiences, psychological predictors of
631 retirement adjustment should be viewed in their connection with contextual factors. Health
632 interventions that are aimed at promoting positive retirement should also consider the
633 interactions between various factors and the role of need supportive environments in
634 facilitating health and well-being.

635 **Tables/Figures**

636 **Table 1**

*Participant Information*

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

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

637 **Table 2**

638 *A Summary of the Factors Associated with Retirement Adjustment*

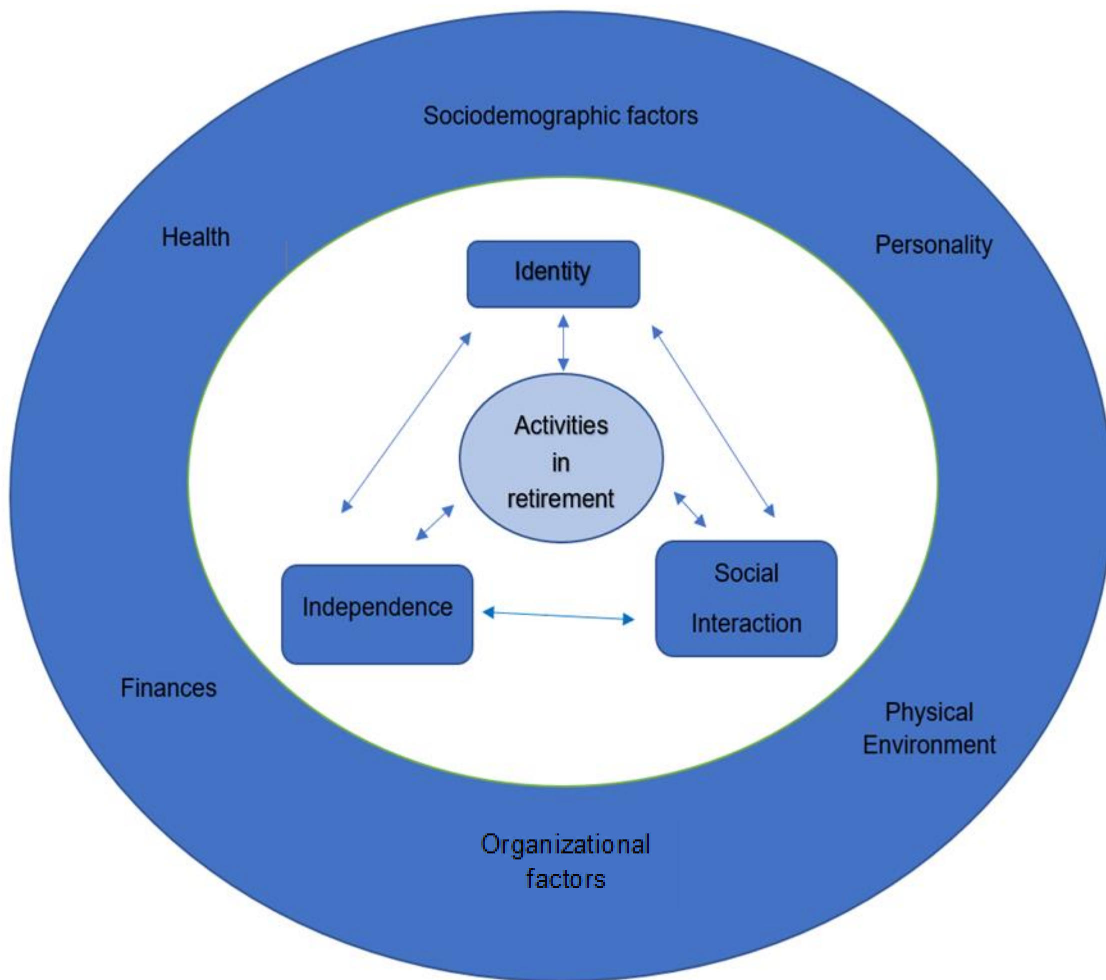
| Identity Reconstruction | Social Interaction | Independence |
|---|---|---|
| Setting new goals<br><br>Developing a sense of purpose through establishing a routine<br><br>Developing self-value<br><br>Gaining a sense of accomplishment from activities and new roles. | Belongingness, connectedness, and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

639

640

641 **Figure 1**

642 *Retirement Adjustment (R-Adj) Framework*

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