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1 **Retirement Adjustment (R-Adj) Framework: Understanding the Interplay Between**
2 **Individual and Contextual Factors.**

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23 Retirement from work is one of the major transitions in adult life. Many people look forward
24 to retirement as a period when they will be free from work-associated stressors, have
25 increased control over their lives, and enjoy an opportunity to spend more time with
26 significant others (Hunter et al., 2007; Robert Stuart Weiss, 2005; Zhan et al., 2023).
27 However, evidence suggests that retirement can pose certain challenges (Wang et al., 2011).
28 Retirement might be associated with identity crisis, financial challenges, health deterioration,
29 a lack of everyday structure and purpose, and a loss of former social circles (Barnes & Parry,
30 2004; Moffatt & Heaven, 2017; Van der Heide et al., 2013; Wang, 2007). With the gap
31 widening between actual and healthy life expectancy, more people are living in poor health
32 for longer periods of time (Salomon et al., 2012). As a result, they might not be able to enjoy
33 their retirement and may have a greater need for health and social care (Dall et al., 2013).

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

48 resources to continue addressing postretirement issues. Also, Rodríguez-Monforte et al.
49 (2020) noted that additional research on how to promote health and well-being during
50 retirement transition, especially with consideration for the social determinants of health, is
51 needed. Therefore, a priority remains for having a comprehensive understanding of
52 contributors to positive retirement experiences and knowing how to promote health and well-
53 being in retirement (Muratore & Earl, 2015).

54 The lack of consistent evidence on the effectiveness of lifestyle interventions for
55 retirement transition could be partly attributable to the absence of ageing-/retirement-specific
56 theoretical foundation to support them (Lara et al., 2016). Existing retirement theories and
57 frameworks have described a range of factors that affect experiences, for example, role
58 transition and social expectations (role theory), participation in activities (activity theory),
59 and engagement with meaningful roles and relationships (continuation theory) (Atchley,
60 1989; Havighurst, 1963; Phillips, 1957). However, these theories can address only part(s) of
61 the complex psychological, social, and economic retirement phenomena and do not explain
62 retirement trajectories (Wang, 2007). More recent theoretical frameworks such as the
63 resources perspective approach and the life course perspective included consideration for a
64 wider range of factors, for example biological, social, economic, and psychological processes
65 (Elder et al., 2003; Wang, 2007; Wang et al., 2011). Specifically, in the resources-perspective
66 approach, it is suggested that a resource change could serve as the driving mechanism for
67 changes in well-being during the retirement transition (Wang et al., 2011). Yet, it is argued
68 that the resource approach accounts only for a small proportion of the changes in well-being
69 in retirement and that the effects of the resource change should be viewed within the context
70 of various individual and/ or situational characteristics (Hansson et al., 2020).

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

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

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

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

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

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

122 The aim of the present study was to explore, through the lived experiences of retired
123 individuals, key components of successful retirement adaptation and their relationships. We
124 identified the psychological contributors to retirement adjustment and examined their role
125 within the context of individual characteristics and environments. Focus groups and semi-
126 structured individual interviews with retired adults were employed to address the aims of the
127 research. Given that retirement adjustment is a constantly evolving process, the study was
128 conducted with individuals who were retired for varying durations—those who were retired
129 for less than a year and those who were retired for more than five years. This allowed us to
130 gain retrospective reflections from participants on the retirement transition period and the
131 retirement experience trajectories and make comparisons with more “acute” insights from
132 recent retirees.

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

138 Method

139 Participants

140 For a purposive sample, 28 retired adults were recruited through diverse sampling approaches
141 such as social media, word of mouth, and communication with third-sector organizations. All
142 participants were from Northeast England and consisted of 12 females and 16 males aged 58-
143 82 years (mean age = 68 years). Each participant was offered a £10 voucher for his/her time.
144 One of the inclusion criteria was ‘withdrawal from employment’. However, given the
145 diversity of retirement pathways, participants self-defined their retirement status (Cahill et

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

158 --- *insert Table 1 here* ---

159 **Procedure**

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

171 Data Analysis

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

180 To ensure rigor and credibility of the analysis, the data were simultaneously reviewed
181 and interpreted by the first and second authors. The researchers met up regularly after coding
182 every two transcripts to discuss and reflect on each other's codes and themes, and to explore
183 multiple and alternative explanations and interpretations (Smith & McGannon, 2018). If a
184 new theme emerged during the meetings, the researchers went through the data again to
185 identify the evidence. After all the transcripts were coded, the researchers discussed if certain
186 themes could be collapsed (e.g., lower order themes such as "sleeping habits" and
187 "exercising" were labeled under higher order themes "routines" and "maintaining health",
188 respectively). The researchers also explored the most prominent themes and how they
189 addressed the research question on the key components of retirement adjustment (Ling et al.,
190 2016). Finally, all authors reviewed the results to determine if the quotations were reflective
191 of each identified theme.

192 Results

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

195 Identity Reconstruction

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

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

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

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

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

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

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

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

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

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

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

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

261 **Social Interaction**

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

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

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

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

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

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

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

298 **Independence**

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

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

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

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

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

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

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

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

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

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

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

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

344 Amanda: I'd be interested

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

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

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

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

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

374 --- insert Table 2 here ---

375 **Difference Between Subgroups**

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

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

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

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

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

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

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

402 Retirees found it more difficult to separate themselves from their work identities if they felt
403 particularly valued at their former job, regardless of its nature, if they felt very connected to
404 their workplace social circle, or if the work was a major part of their pre-retirement lives.

405 Also, for those who changed their work roles frequently during their employment life and/or
406 did not enjoy their jobs, it was easier to disassociate themselves from their work roles: “I

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

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

415 Discussion

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

424 Main Findings

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

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

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

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

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

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

469 In more recent retirees, a yearning for freedom manifested in the desire for the
470 “honeymoon” phase and detachment from a day routine, which is also aligned with existing
471 retirement literature and theories (e.g., stage theory) (Atchley, 1976). The separation from a
472 prior routinization is a common process after work exit. Recent retirees tend to enjoy
473 personal habits, breaking business routine, and avoiding schedules (Luborsky, 1994).
474 Freedom from obligations and work stressors is the most anticipated among recent retirees
475 (Weiss, 2005).

476 The differences in priorities can also be influenced by the age of the participants. For
477 example, Neubauer et al. (2017) reported that environmental mastery or competence was a
478 more important predictor than autonomy of subjective well-being among very old adults (87–
479 97 years). This might be due to the fact that as the perceived physical capability of very old

480 people decreases, competence satisfaction becomes a higher priority (Neubauer et al., 2017).
481 Contrarily, the need for independence may have been magnified in our younger participants
482 (59-82 years) in recognizing the imminent gradual health decline in the future.

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

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

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

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

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

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

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

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

547 --- insert Fig. 1 here ---

548 **Implications**

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

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

559 One way to build a routine of activities that potentially provide new self-definitions,
560 support a freedom of choice, and encourage social engagement during retirement based on
561 one's own preferences, desired roles, and available resources might involve social and health
562 planning. The R-Adj framework could be used comprehensively for pre-retirement planning
563 interventions. First, it can be applied as an educational tool to inform individuals about
564 essential elements of successful retirement transition. The proposed framework can be used
565 to guide and support people approaching retirement by exploring their own resources. For
566 example, the framework may be combined with psychometric assessments such as a
567 personality test (e.g., Rammstedt & John, 2007) or a possible selves tool (Perras et al., 2016).
568 This might help individuals to better understand themselves, the challenges that they might
569 experience in their own retirement journeys , and the psychological resources they have to
570 address these barriers (Thomas et al., 2020). Drawing on the external level of the R-Adj
571 framework, the self-assessment could also include an evaluation of individual financial
572 situations and exploration of activities and clubs available in local areas and communities.
573 Finally, the identified elements could be used to provide psychosocial “wheels” for planning
574 interventions. These mechanisms could include consideration for desirable future selves in
575 retirement. Examples include social roles, developing detailed plans on how to become a
576 desirable self, and setting personalized goals to support autonomy. Planning exercise could
577 also contribute to feelings of accomplishment and achievement and, therefore, support
578 competence (Diseth, 2015).

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

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

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

608 **Strengths, Limitations, and Future Research**

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

616 Another strength was the attempt to include participants who were retired for various
617 durations, with labor and non-labor work experiences. Results demonstrated that for
618 individuals who were retired for less than a year, detaching from a professional identity
619 seemed to be a more prominent issue as early retirement is likely to be associated with
620 identity transition and the search for a new meaning (Wang et al., 2014). Recent retirees also
621 seemed to have more appreciation than those who retired a long time ago for the lack of a day
622 routine, which is also aligned with existing evidence and theories (e.g., stage theory)
623 (Atchley, 1976). This desire for the "honeymoon" phase during retirement transition can be
624 viewed as a yearning for freedom from obligations and work stressors (Robert S Weiss,
625 2005).

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

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

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

642 It is also worth noting that the majority of the participants characterized themselves as
643 financially secure, and all participants were Caucasian. Retirement experience and lifestyle
644 behaviors are likely to be shaped by socioeconomic background and cultural norms (Johnson,
645 2012). Therefore, the inclusion of both ethnic minorities and people from deprived
646 backgrounds would be an important consideration for future research.

647 **Conclusions**

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

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

657

Tables/Figures658 **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

659 **Table 2**660 *A Summary of the Factors Associated with Retirement Adjustment*

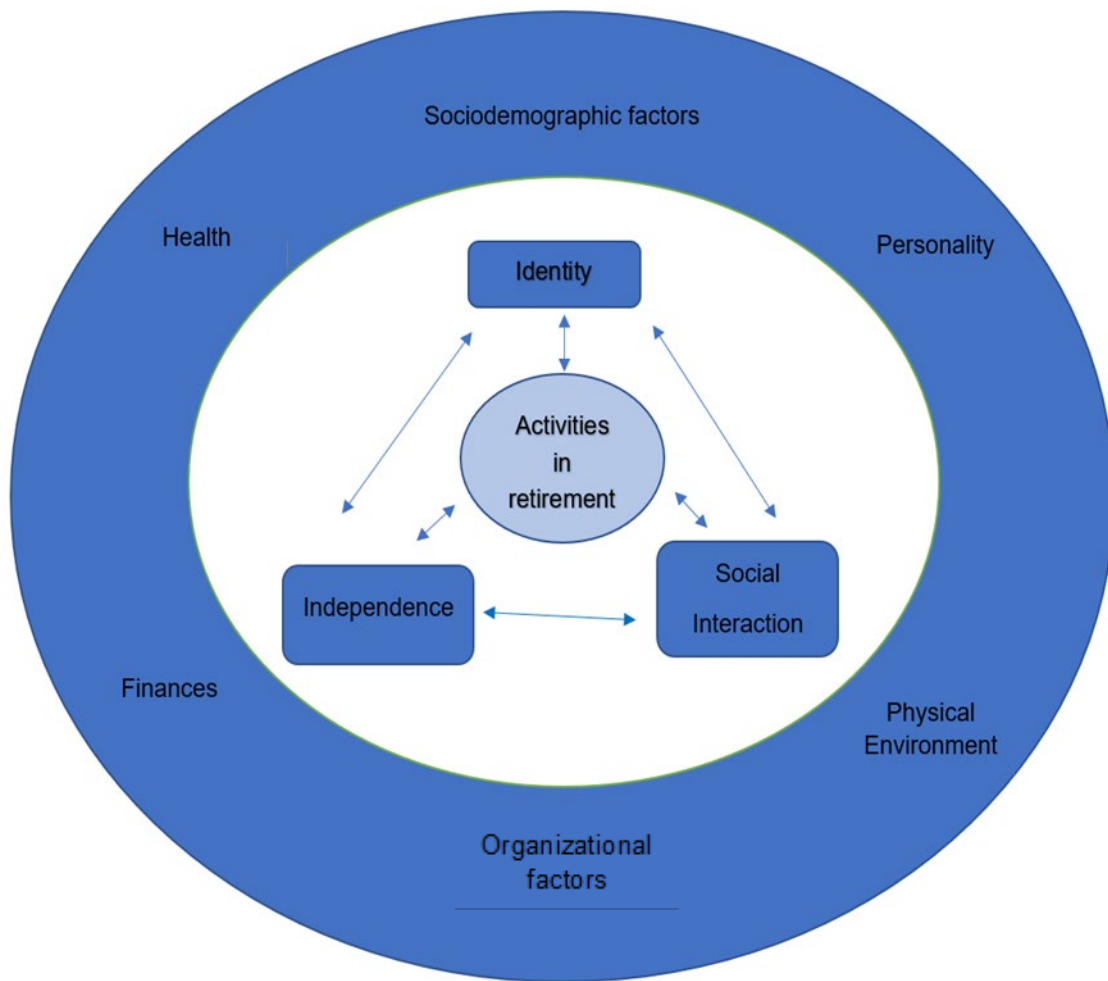
Identity Reconstruction	Social Interaction	Independence
Setting new goals Developing a sense of purpose through establishing a routine Developing self-value Gaining a sense of accomplishment from activities and new roles.	Belongingness, connectedness, and emotional support obtained from family, and new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

661

662

663 **Figure 1**

664 *Retirement Adjustment (R-Adj) Framework*



665

666

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