Isabelle Aimee Gabarró

Self-managing retirement transitions

A Q-methodological study on the experience of retirement transitions and how retirees manage to adapt.

Master's thesis in Science in Counselling
Supervisor: Camilla Fikse and Kristin Landrø
May 2019

Master's thesis

NTNU
Norwegian University of Science and Technology
Faculty of Social and Educational Sciences
Department of Education and Lifelong Learning

NTNU
Norwegian University of
Science and Technology

Isabelle Aimee Gabarró

Self-managing retirement transitions

A Q-methodological study on the experience of retirement transitions and how retirees manage to adapt.

Master's thesis in Science in Counselling
Supervisor: Camilla Fikse and Kristin Landrø
May 2019

Norwegian University of Science and Technology
Faculty of Social and Educational Sciences
Department of Education and Lifelong Learning

NTNU
Norwegian University of
Science and Technology

Abstract

This master thesis explores the experience of retirement transitions and how retirees manage to adapt. The research question was "*In what ways do retirees experience retirement transitions and how do they manage to adapt?"*. This study employed a Q-methodological approach with a P-sample of 13 participants, all retirees living in Norway. This study also explored whether the experience of the transition changes before and after crossing the retirement threshold, reflected in the inclusion of two assessment points. Hence, the participants were required to conduct two Q-sorts with two different conditions of instruction, whilst operating with the same Q-set. Consequently, the factor analysis was based on 26 individual Q-sorts and resulted in four different viewpoints (factor arrays): F1 *Smooth sailing.* F2. *Leaving past shores behind in search of calmer seas.* F3. *Amid calm and stormy seas.* F4. *Setting sail to keep the boat afloat*. The four factor arrays depict somewhat different experiences of retirement transitions, highlighting some of the many variations found in what is a multifaceted and complex life-stage.

This master thesis is relevant for the programme of Science in Counselling at NTNU as it is linked with relevant theoretical perspectives within the frameworks of life-career development, career competence and transition theory. The discussion demonstrates that all four factor views apply career management competencies in order to self-manage the transition to retirement, thus adapting to retirement in a way that is supportive of their preferred futures. For almost half of the participants in this study, retirement is combined with continuing to work in some capacity. Towards the end of the thesis, implications are explored. In short, this calls for a reinvention of the concept of retirement, as well as the consideration that career counselling opportunities for retirees be made accessible.

Sammendrag

I denne masteroppgaven utforskes ulike pensjonisters opplevelse av overgang til pensjon, og pensjonistenes håndtering av denne overgangen. Studien bygget på problemstillingen “På hvilke måter opplever pensjonister overgangen til pensjon og hvordan tilpasser de seg?”. For å svare på problemstillingen har jeg utført en Q-metodologisk studie med et P-sett av totalt 13 deltakere, der alle pensjonistene er bosatt i Norge. Som utdypende forskningsspørsmål har studien undersøkt hvorvidt opplevelsen av overgangen endrer seg gjennom overgangen til pensjonisttilværelsen. Dette gjenspeiles ved inkluderingen av to bedømmelsestidspunkt i studien. For å fange opplevelsen før og etter pensjon, fikk deltakerne i oppgave å sortere utsagn i to omganger med ulike instruksjoner, men ved bruk av samme Q-sett. Dette førte til at totalt 26 Q-sorteringer ble brukt som grunnlag for faktoranalyse, hvilke resulterte i totalt fire ulike tilnærminger (faktorsyn): F1. *Fredelig seiling.* F2. *Forlater kysten på jakt etter roligere sjø.* F3. *Mellom rolig og stormfull sjø.* F4. Å *seile for å holde skuta over vannet.* Disse fire faktorsynene har noe ulike fokuspunkt, hvilket gjenspeiler noen av de ulike variasjonene som finnes i den komplekse fasen som er overgangen til pensjonisttilværelse.

Denne masterstudien er relevant for masterprogrammet Rådgivningsvitenskap på NTNU fordi den knyttes opp mot relevant teori innen rammeverkene karriereutvikling, karriereferdigheter og overgangsteorier. I diskusjonen settes det frem hvordan faktorsynene tar i bruk karriereferdigheter for å håndtere overgangen på egenhånd og hvordan de tilpasser pensjonslivet til egne formål. Nesten halvparten av deltakerne i studien arbeider noe også etter å ha blitt pensjonister. Avslutningsvis argumenteres det for behovet for å gjenskape konseptet pensjon og hva det kan innebære, samt at karriereveiledningstjenester med fordel kan gjøres mer tilgjengelig for pensjonister.

Preface

One might wonder as to why a 26-year old such as myself who has recently transitioned from being a student to a member of the workforce, is interested in the topic of retirement. Though it may be an untraditional topic choice for a master thesis of Science in Counselling, I believe it to be an important topic for consideration. Constructing this thesis has been a most instructive and inspirational experience, and I have become even more aware of the many complexities and developments at play in retirement transitions. My hope is that this thesis can contribute to the research field of retirement transitions, in a Norwegian context.

This master thesis signifies the end-product of a five-year long academic journey within the Counselling Sciences at NTNU, Trondheim. These years have been filled with immense learning and growth opportunities, so I am appreciative of my fellow classmates and lecturers who have created an enriching learning environment. I am especially grateful for the friendships I have gained, as well as the repertoire of counselling skills I have established along the way.

Most importantly, I want to thank the informants and participants of this study for their time and contributions, as this master thesis would not have been possible without them. In addition, thank you to my family for their support, patience and belief in my capabilities, and a particular thanks to Linda and Sigrid for proofreading. Also, thank you to my friends, particularly Marte and Maren, for their provided encouragement and unwavering support.

Last but not least, thank you to my two supervisors Camilla and Kristin for your provided enthusiasm, patience and guidance throughout this process. You have inspired me to push the boundaries of my knowledge and of what is possible.

Isabelle Aimee Gabarró,

May 2019

Table of Contents

List of Figures

List of Tables

Abbreviations

CMS	Career Management Skills
DOTS	A career competency theory, comprising of four units: (D) Decision-making. (O) Opportunity awareness. (T) Transitional learning. (S) Self-awareness.
F1	Factor view/array number 1
F2	Factor view/array number 2
F3	Factor view/array number 3
F4	Factor view/array number 4
LCRE	Theory of Life-career re-engagement
NOU	Norges Offentlige Utredninger
NSD	Norwegian centre for research data (Norsk senter for forskningsdata)
NTNU	Norwegian University of Science and Technology
R1	Q-sort round 1, first assessment point
R2	Q-sort round 2, second assessment point

Chapter 1. Introduction

Retirement has seemingly stepped into the limelight. As a topic, it has received considerable media coverage and has increasingly become a centrepiece of political debate and empirical research (Beehr & Adams, 2003). The surge of interest in retirement is interlinked with the vast increase in the retirement population in many post-industrial Western societies, as the baby boomer generation reaches retirement age (Chen, 2011a; Pettican & Prior, 2011). In Norway, the number of retirees has increased by a staggering 43 percent from 2007-2017, to a figure up in the 900 000s (Halse, 2018). NAV (2018) projects that growth will continue and anticipate the figure to surpass one million by 2021. In a country with a population of slightly above five million at the start of 2018 (Statistisk Sentralbyrå, 2018), retirees therefore constitute a significant portion of the population. Such a demographic trend, combined with other rapid social changes which western societies are undergoing, have had and continue to have considerable impact both on society at large and on individual retirees (Hansson, Dekoekkoek, Neece, & Patterson, 1997; Hardy M., 2011; Kloep & Hendry, 2006; Sargent, Lee, Martin, & Zikic, 2013). Thus, retirement is a significant topic which requires attention (Chen, 2011a; Sargent et al., 2013).

1.1 Conceptual clarification

In this study, I primarily apply the term *retirement* as it refers to a broader process (Goodman & Anderson, 2012) in contrast to the term *pensioner,* which often relates to a person who receives payment from a pension scheme. When referring to the concept of officially retiring, I draw on the concept of a pensioner in that it relates to the time when a person receives a pension scheme of some sort, thus becoming a retiree. As a concept, retirement is an organizational, societal and cultural construct. It is a fairly new phenomenon, dating back to the 19thth century from industrialized countries (Beehr & Adams, 2003; Szinovacz, 2003). Retirement was first created in response to, and in prevention of, large poverty rates among the older population (Atchley, 1982; Sargent et al., 2013). It is a concept which involves a set of institutional arrangements, such as a variety of private and or state pension schemes, combined with socio-cultural meanings (Sargent et al., 2013). Typically, retirement is defined as an in individual leaving or withdrawing from employment (Atchley, 1982; Beehr & Adams, 2003; Pettican & Prior, 2011). However, in response to emerging, new work circumstances and needs, retirement in the 21st century has evolved into a more complex life-stage and has thus become a rather elusive concept which is difficult to define in a concise way (Beehr & Adams, 2003; Hansson et al., 1997; Pettican & Prior, 2011; Schlossberg, 2004). The *experience* of retirement refers to the multitude of life changes brought about by retirement and how people adapt to retired life (Szinovacz, 2003). Other conceptual clarifications that are relevant for this master thesis are defined either within the upcoming chapters or in the glossary (Appendix 14).

1.2 Retirement research.

As retirement research is the study of a changing and vastly complex social institution (Hardy M., 2011), a variety of methods and perspectives have and need to be applied (Beehr & Adams, 2003; Sargent et al., 2013; Szinovacz, 2003). Characteristically, retirement literature divides attention towards either a broader macro perspective, such as comparative studies regarding constraints and opportunities for factors like policies, governments and the labour market, or attention towards micro perspectives focusing on retirees themselves, such as the different pathways into retirement (Hardy M., 2011). In the past decades, the majority of empirical research has been focused towards the broader macro perspective, leaving several micro perspectives to be explored (Szinovacz, 2003; Wang M. & Shultz K.S., 2010). In Norway, Kloep and Hendry (2006) are among the researchers focusing on retirees through researching factors on individual pathways into retirement and their adaptation to life in retirement. Nevertheless, the retirement field in Norway requires further consideration.

While there are many suggestions as to which areas require further research (examples of which are included in the closing remarks of Chapter 6), topics of particular interest for this master thesis relate to the need for further research on individual and group perspectives (Jonsson, 2011; Jonsson & Andersson, 1999) as well as retirement within a helping perspective (Chen, 2011a; Jonsson & Andersson, 1999). Subsequently, I became particularly interested in the concern expressed regarding the lack of research examining the experience of retirement within a career counselling perspective (Jonsson, 2011; Jonsson & Andersson, 1999; Pettican & Prior, 2011). In addition, Sargent et al. (2013) points out that research within a range of different methodological approaches is necessary in order to gain diverse insight into retirement as a phenomenon. As I have not found a Norwegian study that uses the Q-methodological approach when researching the experience of retirement transitions, my hope is that this master thesis can contribute further to the retirement research field.

1.3 Intent of this master thesis.

This master thesis explores the experience of retirement and how retirees manage to adapt. As such, the research question for this thesis is worded as "*In what ways do retirees experience retirement transitions and how do they manage to adapt?*". In line with the abduction principle (Section 3.1.2), the latter aspect of the research question (i.e. managing to adapt) was first added after the interpretation of the four factor views were established, based on the discoveries made. Additionally, this study explores whether the experience of the transition changes before and after crossing the retirement threshold, reflected in the decision to include two assessment points (Section 3.2.6). To answer the research question, this study employs a Q-methodological approach as it is a scientific and systematic method for studying subjectivity (Thorsen & Allgood, 2010). As a relatively new field, retirement research in the past decades has relied upon and been shaped by prevailing theoretical perspectives adapted from a broad range of social science disciplines (Hardy M., 2011; Wang M. & Shultz K.S., 2010). As it is beyond the scope of this thesis to cover all major variables and theories associated with retirement, and as this thesis is the final paper of my two-year master's degree programme of Science in Counselling, I have decided to position it within the existential-humanistic worldview and the three theoretical frameworks of transitions, life-career development and career competence.

1.4 Structural framework

Chapter 1 *Introduction* outlines the study. Chapter 2 *Theoretical Foundation* outlines the theoretical foundation upon which the research design is created as well as presenting theories which will be applied to discussion. Chapter 3 *Methodological Approach,* outlines the research method applied to this study by exhibiting key aspects of the Q-method as well as choices I have made during the research process. Chapter 4 *Interpretation of Factor Views* presents the interpretation of the resulting four factor arrays. Chapter 5 *Discussion* address the research question by considering themes from the interpreted factor views in light of relevant theory, together with addressing some implications. Finally, Chapter 6 *Closing Remarks* will provide a summary, limitations of the study and suggestions for further research.

Chapter 2. Theoretical Foundation

This chapter outlines the theoretical foundation upon which the research design (Section 3.2.3) is created, consisting of the existential-humanistic worldview, the theoretical frameworks of transitions and life-career development. In addition, this chapter presents theoretical aspects linked with the discussion. As such, in line with the abduction principle (Section 3.1.2), the concept of *career competence* presented in Section 2.4 was added first after the factor interpretations were made, due to its relevance for the discussion.

2.1 An existential-humanistic worldview

This thesis is placed within the existential-humanistic counselling tradition as it is designed to help counsellors or, as in this case, to aid the researcher to gain an understanding of the experiences or worldviews of others (Ivey, D`Andrea, & Ivey, 2012). With roots that trace back to Kierkegaard, the tradition encompasses a worldview in which the notion of *being in the world* is fundamental, meaning "(…) we act on the world while it simultaneously acts on us" (Ivey et al., 2012, p. 366). In this lies the belief that people are forward moving, positive and ultimately self-actualizing. As such, intentionality is key, because people can only move forward by consciously acting on their world (Ivey et al., 2012). By taking a humanistic worldview, people's own experiences, values and ideals, responsibilities and decision-making can come into focus (Fitch, Canada, & Marshall, 2001). In addition, there is a growing belief within counselling that the interconnection between thoughts, feelings and the physical body affects the overall sense of wellness and physical health of a person (Ivey et al., 2012). According to Clarkson and Cavicchia (2014, p. 104), Fritz Perls, the originator of Gestalt therapy, emphasized how the body and psyche is a unified whole and can be applied when one wishes to come into contact with past, present or future experiences. The approach differentiates between three integrated parts of the whole person; thinking, feeling and body sensations.

2.1.1 Thinking. Within cognitive sciences, *thinking* is defined as an internal representation of the external world (Matlin, 2003). As humans, we are born to interpret and perceive the world around us (Kahneman, 2011) and thinking refers to the mental procedures carried out or held by the mind, such as ideas, opinions, beliefs or images, which are based on one's own understanding of the situations we are in (Nyeng, 2006). A person's mindset or beliefs can lead to a host of different thoughts and actions, depending on whether the individual takes on a fixed or a growth mindset (Dweck, 2006). This approach by Carol Dweck (2006) emphasises that although people may differ in aptitudes, interests and temperaments, everyone has the potential to grow and change through experience and application of effort (growth), if they believe that their qualities are not carved in stone (fixed). This coincides with the thinking self being both analytic and creative, enabling people to meet personal challenges and to solve problems (Ivey et al., 2012).

2.1.2 Feeling. The research design operates with the term *feeling* rather than the term *emotion* because, as argued by Kvalsund (2014), feeling is a term more commonly used and often applied when describing emotions. Feelings are a natural dimension of human experiences. However, it is only through social constructs that feelings have been given names, meanings and descriptions in an attempt to aid people in being able to understand, express or articulate what they are feeling. Different cultures and daily languages prescribe many variations of descriptions, making the placement of feelings into finite categories more difficult (Nyeng, 2006). Therefore, the feelings expressed in the Q-set of this study are based on feeling-expressions that emerged from the identification of the concourse. Feelings are best understood as a relational dimension rather than an independent action, as they often emerge as a reaction to external stimulus, for example a response to something someone said or an internal stimulus, such as a response to one's own bodily sensations, thoughts or perceptions (Kvalsund, 2014). Nevertheless, feelings are always the result of the individual's own subjective experience, assessments and interpretation of an objective stimulus (Kvalsund, 2014; Nyeng, 2006). It is also relevant to note that the social constructs have not only provided the tools to express how people feel, but also produces expectations of how one should or should not feel in different situations, in that it ascribes positive or negative denotations, for example as anger being inappropriate and happiness appropriate in a situation (Kvalsund, 2014).

2.1.3 Body. The phenomenologist Merleau-Ponty (2012) argues that the body is more than a mere object. In addition to that of being a vessel which is a figure in the world, the body is also a subject as it is something people are a part of. As such, not only does the body present who we are to the world; it is also a living entity which senses, feels and can create meaning when it experiences and acts within the world. This provides an ambiguity; we can both touch and be touched (Aubert, 2010; Teigen, 2015). As such, our bodies are both relational and communicational and are therefore affected by the contexts in which it participates (Aubert, 2010). Consequently, the body is a complex mechanism which is affected by many contributing factors such as thoughts and feelings, the latter having physical manifestation in the body; a so-called felt sense (Teigen, 2015). Through the body, one can learn about oneself, relationships and how one experiences a particular situation or the outside world (Aubert, 2010; Clarkson & Cavicchia, 2014; Teigen, 2015).

2.2 Transitions

In research literature, retirement is often referred to as a transition (Anderson, Goodman, & Schlossberg, 2011; Chen, 2011a, 2011b; Kloep & Hendry, 2006; Pettican & Prior, 2011). Goodman and Anderson (2012) argues that working within a transition framework provides a good foundation for understanding the transitional meaning and experience for individuals who are approaching or already living in retirement. Transitions are turning points in life, a concept which makes more sense when placed against a backdrop of life-development, as they are perceived as an integral aspect of human life that can happen at any stage or age as life unfolds (Anderson et al., 2011; Levinson, 1986). A distinction must be made between *changes* and *transitions*. Changes are applied when driven to reach a goal whereas transitions refer to a process in which one has to let go of what no longer is adequate or fits to the life stage you are in or transitioning towards. Nevertheless, transitions can still bring about change, in the same way change can lead to a transition (Bridges, 2004). These changes can be obvious, dramatic or subtle, and have the potential to impact different elements of a person's life, such as routines, relationships, assumptions and life roles (Anderson et al., 2011). Anderson et.al. (2011) present three types of transitions: (1) *unanticipated* are unscheduled or unexpected happenings, (2) *nonevents* are transitions a person expected to happen but actually never came about and (3) *anticipated* transitions are expected or planned and often predictable during a person's life-span. Retirement often falls into the latter category as it in itself is viewed as a normative transition process. However, as the transition type depends on the individual's own situation, retirement could for some be an unanticipated event, for example retiring earlier than expected due to ill health.

2.2.1 A process, not an event. The transition process locates where the individual is in the transition. Depending on the theory, variations exist as to what degree a series of transitional phases can be presupposed (Anderson et al., 2011). In contrast to what people might intuitively think of transitions; the beginning of something new, Bridges (2004) makes a convincing case that every transition begins with an *ending*. This implies that in order to start something new, people have to disengage or separate from the old, often entailing that one has to let go of some aspects that have been important in their life thus far (Anderson et al., 2011; Bridges, 2004; Bussolari & Goodell, 2009). The second phase of the transition, labelled by Bridges (2004) as the *neutral zone*, represents a time of being between the old and the new. It offers a break from everyday experiences and gives room for the individual to explore what to do next. However, this phase also has the potential to leave people with a sense of chaos, disorder, lack of control or even grief, which is conceived by chaos theory as a normal and essential part of the transition process. This conceptualizes the idea that even though transitions can at times be, disorientating or painful, they have the opportunity to be pathways for new discovery and growth (Anderson et al., 2011; Bussolari & Goodell, 2009). As people come to the beginnings only at the end, the third phase entails the process of moving out of the transition in which a sense of renewal and a new-found purpose is constructed (Bridges, 2004). These three phases have many similarities to the phases of moving in, through and out of transitions outlined by Anderson et al. (2011). Applied to retirement, it seems that the transition process covers both the planning or preparation period, the crossing of the retirement threshold as well as being in the role of retiree (Kim & Feldman, 2000). This illustrates that transitions have no fixed timeframe and therefore it is impossible to state a specific end point as it can take anything between months to years for a person to move through a transition such as retirement (Anderson et al., 2011; Atchley, 1982; Beehr & Adams, 2003). Accordingly, retirement transitions unfold over time and therefore the experience of it can also alter as it develops (Beehr & Adams, 2003).

2.2.2 Influencing factors: the 4S system. To capture the complexity in the experience of retirement transitions and to reflect the totality of the dynamic interactions involved, a range of influencing factors must be considered (Kloep & Hendry, 2006; Reitzes & Mutran, 2004). Relevant factors are internal (e.g. perceptions of retirement) and external (e.g. retirement policies or life course events such as job loss), which can have a direct or indirect effect on the experience (Goodman & Anderson, 2012; Zunker, 2011). From an individual's perspective, retirement transitions require adapting to a multitude of life changes (Atchley, 1982; Szinovacz, 2003). Adaptation is more than adjustment or coping, the latter often referred to as the things people do to avoid harmful life strains (Pearlin & Schooler, 1978), because adaptation suggests that the individual has been recast into a new form that is congruent with their new lifestyle (Bussolari & Goodell, 2009). There are many variations in how a transition is experienced and tackled, and the influencing factors can make the process easier or more difficult (Sugarman, 2001). Transitions can be handled in a destructive or a constructive way, in which successful outcomes are often "(…) dependent on the persons perceptions of the transition, their resources and limitations, and their overall ability to cope with the transition" (Anderson et al., 2011, p. 55). Schlossberg (2011) presents the 4S system, a transition model divided into four categories, which provides a structure for analysing any transition experiences. Based on the assumption that people have multiple strengths and limitations and differ in how they adapt or cope with transitions, the model should be regarded as potential resources or deficits, a ratio which opens for the exposure of different reactions and experiences (Anderson et al., 2011; Sugarman, 2001).

2.2.2.1 Situation. This category relates to the context and objective characteristics surrounding the transition (Schlossberg, 2011). Each transition has a *trigger,* referring to the event that sets the transition in motion. Here it is not the event itself that is important but rather the significance the event has on the individual and whether it calls for a change (Sugarman, 2001). In some cases, the trigger need not be directly related at all, as a completely separate event in one area of life can also catalyse a transition in another area, such as retiring when a significant other becomes critically ill. Other variables are *timing*, whether it is perceived as happening at a good or a bad time, and *duration,* whether it is perceived as permanent or temporary situation (Anderson et al., 2011). In addition, the concept of *control* is a key factor in that it highlights a choice variable, in which the degree of actual or perceived choice or control people feel they have over their situation is significant (Sugarman, 2001). It is here the elements such as voluntary or involuntary retirement come into play. In addition, past experiences and the different social systems and cultural contexts people inhabit can affect the resources available to them, as well as how they perceive and assess their life and their opportunities (Anderson et al., 2011; Sugarman, 2001).

2.2.2.2 Self. This category focuses on the individual's inner abilities and what they bring to the transition (Goodman & Anderson, 2012). Retirement is often viewed as "(…) *the* psychosocial marker for entry into old age" (Kloep & Hendry, 2006, p. 570) (p. 570). Retirement age can vary significantly, as some take out early retirement while others retire at or later than the customary age. Generally all countries have a standard age limit for retirement that is solely based on chronological age, rather than a person's capacity or performance (Atchley, 1982; Kloep & Hendry, 2006). It is a fact that people go through biological and physiological changes and decline as they age (Merriam, Caffarella, & Baumgarther, 2007; Solem, 2001). The impact of such decline depends substantially upon both the context and the individual (Sterns & Jerome, 2003) and therefore it can present limitations for some, such as on the type of activities they can take part in, whereas for others it could be an asset (Chen, 2011b). Regardless of age, declining health can influence the decision to retire, the experience once retired and its timing. It can also affect physical and mental resources available to aid the adaptation process (Barnes-Farell, 2003; Chen, 2011b). The set of *psychological resources* such as personality characteristics that people draw upon when needed, are also relevant as it impacts the experience and ability to adapt (Anderson et al., 2011). One factor identified as an important influence is whether the transition has called for a change in *identity,* defined by Savickas (2012) as "how people think of themselves in relation to social roles" (p.14). In contrast to the notion of self, which in construction theory is regarded as a life project, identity is formed by linking social roles with the self. As such, people can have many identities during their life-span, because individuals act out and edit their identity in response to different situations (Savickas, 2012). Another key influence is the individual's perception of *self-efficacy*. Coined by Bandura (1982), the concept refers to the belief people have in their own capabilities to effectively deal with challenges, impact their environment, make a difference in their own lives and affect the outcome of a particular course of action. This determines how much effort people will extend to the transition process and influences the choice of activities one participates in and a person's thought patterns, actions and emotional state (Anderson et al., 2011; Bandura, 1982). Finding a purpose is an important human trait as it interlinks with the sense of mattering; to oneself, to others and to the world (Schlossberg, 2011). What brings meaning to our lives, however, is subjective (Bussolari & Goodell, 2009; Landrø, 2015).

2.2.2.3 Support. When in transitions, individuals need to take stock of their support network as it impacts a person's sense of well-being (Anderson et al., 2011). Social support is often heightened when one undergoes change as it helps to reduce stress and strain (Kahn & Antonucci, 1980). As such, having a support system can be a resource, and the lack of it a liability. Support can come in many shapes and sizes, and from sources such as relationships (e.g. partner, friends or colleagues), family units, institutions or the community of which the individual is a part of (Anderson et al., 2011; Goodman & Anderson, 2012). On a macro level, support connects to political structures, norm and regulations (Szinovacz, 2003). It can also connect to financial aid such as that received from pension schemes. One's financial circumstance is an important to consideration, as having sufficient financial resources is a basic necessity and a determining factor in being able to retire, as well as effecting the liberty in planning and executing activities once in retirement (Barnes-Farell, 2003; Chen, 2011b).

2.2.2.4 Strategies. In contrast to the other categories, *strategies* refer to individuals coping responses, i.e. what people actually do to adapt to the transition (Anderson et al., 2011; Pearlin & Schooler, 1978). Pearlin and Schooler (1978) identify a number of effective coping mechanisms which can be applied. These are flexible and vary depending on the usage, however, when faced with transitions people often either try to change or control the situation, change the meaning of the situation, or manage the stress of the situation (Goodman & Anderson, 2012). Sugarman (2001) highlights how strategies are either directed at the situation (i.e., modifying the situation and its demands or escaping from or avoiding the situation) or at the self (i.e., developing personal resilience or coping strategies, or altering how the situation is perceived and assessed). This highlights how coping strategies, in a similar way to transitions, are best viewed as a process rather than a single response. Nevertheless, as the situation within a transition can change so can the strategy applied (Sugarman, 2001).

2.3 Life-career development

While the term *development* has traditionally been synonymous with children (Sugarman, 2001), adult development has received greater attention the past decades in which theories have aimed at portraying how one's personality, cognition and careers might evolve over an adult's life (Anderson et al., 2011; Zunker, 2011). Donald E. Super is acknowledged as having delivered one of the most valuable theoretical contributions in addressing adult career concerns which adopts a developmental perspective (Højdal & Poulsen, 2012). Rather than focusing on initial career choice and how to best match a person's traits with specific job requirements, as was the paradigm of the time, Super's life-span and life-space theory from the 1940s depicts careers as a lifelong process (Zunker, 2011). The two domains are graphically displayed in a life-career rainbow model. Life-span, portrayed by the longitudinal arch in the rainbow, highlights how careers are a sequence of events that unfold through five major life stages that stretch across a person's entire life span (Super & Savickas, 1996). The life-space dimension, portrayed by the latitudinal arch, focuses on the activities associated with all situations and personal changes individuals encounter during their life span (Zunker, 2011). Particularly noteworthy here is the web of life roles surrounding an individual, highlighting that although the worker role is important, it is only one amongst many roles that individuals occupy (Super & Savickas, 1996). This highlights how people are members of complex social systems in which the interconnection between all life roles are relevant for careers (Super, 1980; Super & Savickas, 1996; Zunker, 2011). Consequently, all aspects of individual needs such as family, work, leisure and personal concerns are recognized as integral parts of career planning and decision making (Zunker, 2011).

2.3.1 Retirement as a life-stage. Retirement signifies one of the largest shifts in the life course pattern of the past 200 years (Hardy M., 2011; Sargent et al., 2013). Though introduced prior to World War II it was only after the war that retirement became a status available to the majority of workers and has since then become recognised as a highly anticipated life stage within the life course of most individuals (Hardy M., 2011). Super was one of the first theorists to feature retirement as a distinct life stage (Super, 1980; Super & Savickas, 1996). It is depicted in the last of the five stages, and was initially labelled *decline* (Super, 1980) but was later replaced by the term *disengagement* (Super & Savickas, 1996). This stage represents the end-phase of a person's careers and involves the career developmental tasks of decelerating or reducing ones involvement in work, retirement planning and in the end partaking in retirement living (Super & Savickas, 1996). In comparison to the other stages in the life-span which are considered as a mode of engagement and exploration, the role of retiree is regarded as a mode of disengagement, meaning a person is expected to withdraw and separate from paid vocational aspects of their life (Chen, 2011a; Super & Savickas, 1996). As such, retirees are required to let go of work-life responsibilities (Zunker, 2011) and individuals are supposed to be finished with their career developmental tasks (Super & Savickas, 1996). This is why Savickas (2002) deems the retirement role irrelevant to address when considering career counselling. As a result, the disengagement stage has, in comparison to the other developmental stages, received significantly less attention (Chen, 2011a; Super & Savickas, 1996). Nevertheless, as this theory only portrays the current social career expectations and corporate culture of one historical era, typically in connection with the predictable career patterns to that of a male, Super's approach cannot be viewed as *the* approach but rather only *an* approach to retirement (Savickas, 2002). Acknowledging this, Super viewed his approach as segments for possible future theories to expand on (Zunker, 2011), which Savickas (2002, 2012) and Chen (2011a, 2011b) have done.

2.3.2 Career construction theory and life-design. Savickas endorses Super's basic principles of life tasks and stages, however, expands on it by applying a psychological approach of constructionism that implies people construct their own reality (Savickas, 2002). The construction theory has later been advanced into life-design which focuses on "(…) identity rather than personality, adaptability rather than maturity, intentionality rather than decidedness, and stories rather than scores" (Savickas, 2012, p. 14). In both perspectives, careers are to be viewed as contextual, in that life happens within an ever-changing environment and therefore an individual must develop and modify life-roles in order to adapt (Zunker, 2011). Savickas (2002) also illuminates the importance of self-concept and personal attributes that are relevant to certain work roles. In addition, the life-design approach applies a career narrative perspective that features how everyone constructs autobiographical stories in order to explain, clarify and understand elements of their lives and their identity. As such, narratives can be both descriptive and constructive at the same time (McMahon, 2011). When working with career narration one can review past experiences and identities by constructing micro-narratives which then, when adapting to a new environment, can be deconstructed in order to find new meanings and subsequently can be reconstructed into a new sense of self. In other words, narratives can explain a person's past, orientate them to the present and guide them toward the future (Savickas, 2012, p. 16).

2.3.3 Life-career re-engagement. Chen (2011a) argues that Super's disengagement stage is no longer sufficient when reflecting the complex and diverse reality of retirement in the 21st century (Chen, 2011a). Therefore, he presents a new conceptual framework for counselling people in retirement transitions: life-career re-engagement (LCRE). This framework emphasises how retirement can become an extended, renewed and unique experience of life-career development (Chen, 2011a). Rather than being a mode of *disengagement*, focusing on the winding down part or the end of one's career (Super & Savickas, 1996), LCRE underlines a mode of *re-engagement* which poses a proactive stance, where retirement can be a fresh new start. The concept thus points to retirement being a rich window of opportunity for self-exploration and self-enhancement (Chen, 2011a). As such, LCRE does not reduce retirement to a static mode of a stereotypical lifestyle of naps and leisure activities (Goodman & Anderson, 2012). Instead, in LCRE's depiction of the current paradigm, retired life is about engaging in activities that provide a sense of fulfilment and purpose, whatever the activities might be (Chen, 2011a; Cochran, 1990). In a similar way to the other developmental stages, the retirement stage integrates the many roles a retiree might play and how they interact. Accordingly, there are variations to the role of retirement and it is emphasised as dynamic, complex and multifaceted that can have many outcomes (Chen, 2011a).

2.4 Career competence

As proposed by the European Union's initiative in 2004 (Merriam et al., 2007), the Norwegian government is one of several countries working on establishing a national framework for career counselling (Haug et al., 2019). Career competence is a central concept within these frameworks and focuses on people's ability to manage their own careers in order to cope with and adapt to change and life transitions (Haug, 2014), which is especially important in response to the current dynamic labor market (Hooley, Watts, Sultana, & Neary, 2013). The term *career management skills*, hereafter referred to by its abbreviation CMS, is used to describe the competencies (i.e. skills, attributes, attitudes and knowledge) needed in order to become competent career managers (Hooley et al., 2013). *Management* in this context features an active process conducted by the individual themselves. Although CMS is most often applied to work and education, it is also applicable to other life-career contexts (Haug et al., 2019). The following tree sections depict some of the theoretical approaches which have strongly influenced the establishment of career competence.

2.4.1 Lifelong- and career learning. Career competence is often underpinned by a learning paradigm and is thought of as necessary acquirements for all citizen both young and old, and thus takes on a lifelong perspective (Sultana, 2012). However, there are no definite CMS requirements for all citizens, as the needs will vary depending on the individual's situation. Therefore, becoming aware of what CMS one already has at one's disposal, as well as creating new competencies, is relevant for people of all ages. As such, the concept of career competence takes on a career learning perspective, depicting that people can learn from life experiences (Haug et al., 2019). This reflects a lifelong learning perspective, suggesting that learning is a continuous process which stretches across the entire life-span and incorporates all forms of learning (Merriam et al., 2007; Thang, Lim, & Tan, 2018). As such, career competence values how learning opportunities are found in a variety of activities and settings and can therefore have many forms, shapes and sizes. Thus, it can be more or less systematic, valuing non-formal and self-directed learning scenarios, in addition to more formal or systematic learning activities (Haug et al., 2019; Merriam et al., 2007). Overall, career learning is relevant as it promotes active citizenship (NOU 7, 2016; Thang et al., 2018).

2.4.2 DOTS analysis. The DOTS analysis can be used in career counselling as a tool for examining and developing career competence. It features four skills that a person ought to acquire due to the significance they play on one's life-career development (Law & Watts, 1977). (D) *Decision learning* focuses on one's ability to make good decisions. This includes the importance of understanding the variety of ways in which decisions can be made, awareness regarding how they themselves make decisions and what is appropriate in the situation. (O) *Opportunity awareness* focuses on the exploration of and knowledge regarding which opportunities and paths exist, what they contain and how to seize them. It encompasses a wide range of opportunities within both occupational and non-occupational roles. (T) *Transitional learning* focuses on the skills needed to successfully cope with and adapt to challenges associated with different transitions in life. (S) *Self-awareness* focuses on the importance of being able to develop an understanding of who one is as a person and being able to identify personal strengths and weaknesses, interests, needs and expectations regarding one's own career (Haug, 2014; Law & Watts, 1977). These four skills are essential for life-long use and are interlinked with how people live and learn in a social world which is affected by the changes of the contemporary global and local society (Law & Watts, 1996). Law and Watts (1977) regard (T) transitional learning to be the essential element which anchors opportunity awareness, self-awareness and decision learning.

2.4.3 Social learning theory of career decision making. Krumboltz and associates created an approach to career decision-making which centers primarily around how life events are influential in determining career choice (Zunker, 2011). Krumboltz, Mitchell, and Jones (1976) highlight four features that affect the nature of decision-making. The first feature, *genetic endowment and special abilities* considers how personal qualities may be a resource or limitation. The second feature, *environmental conditions and events,* highlights how decision-making is largely influenced by external factors outside of the individual's control, which can have positive or negative consequence as they influence the opportunities available. At times, experiences and opportunities can be the result of chance events (Krumboltz et al., 1976), which characteristically are defined as the "(…) interaction of planned and unplanned actions in response to self-initiated and circumstantial situations is so complex that the consequences are virtually unpredictable and can best be labelled as happenstance" (Krumboltz, 2009, p. 136).

The third feature, *learning experience,* emphasizes how an individual's unique past experiences develop the primary influences that lead to career choice (Zunker, 2011). The nature and pattern of one's learning experience is exceedingly complex and individualized, however, there are two types of learning experiences which typically impact the decision-making process: instrumental and associative learning (Haug, 2014; Krumboltz et al., 1976). Instrumental learning focuses on how individuals learn by observing the consequences of their own actions, in which the perceived success or failure of various actions influences ones future decisions and actions (Krumboltz, 2009). Associative learning occurs when individuals observe and react to a seemingly neutral external stimuli of either a real of fictitious nature (Krumboltz et al., 1976). Subsequently, learning can take place through observation as well as direct experience, which can result in the development of learning outcomes such as competence in problem-solving, preferences and taking action. All of which are skills that are adjoined with the fourth and last feature *task approach skills* (Krumboltz et al., 1976; Zunker, 2011).

2.4.4 Assessing career competence. Career competence can be assessed through a range of methods, such as information regarding life-experiences (e.g. interpretations of factor views) or written questions (e.g. background information and feedback cards) (MCEECDYA, 2010b). Assessment is aided by the application of career competence frameworks which can be employed by either the decisionmakers themselves or researchers, career counsellors and the like (Svensrud, 2015). These frameworks should be adapted to so-called local standards and they can be tailored towards a target group (Haug, 2014). A proposal for the Norwegian national framework was recently published in 2019. However, since this framework is not yet finalized, and as the proposal was published close to the completion date of this master thesis, I decided to apply the established Australian Blueprint framework instead. This blueprint contains eleven overarching CMS with underlying suggestions, grouped into three main competence areas (MCEECDYA, 2010a), some of which are used to exemplify for discussion (Chapter 5). As argued by Haug (2014), this blueprint can be transferred to the Norwegian context on the basis that it shares common career issues and familiar theoretical perspectives.

Chapter 3. Methodological Approach

This chapter outlines the methodological approach applied to this study, namely Q-methodology. The first section will address the Q-method approach and its key concepts. The second will outline the fairly straightforward step-by-step structure of the research process (Thorsen & Allgood, 2010) followed by the third and final section which addresses the research quality. Throughout this chapter there will be made particular reference as to how this study has progressed and the most noteworthy choices I have made during the research process.

3.1 Q-methodology

Q-methodology originates from the work of William Stephenson and embodies both a philosophical stance with a conceptual framework and a method for collecting and analysing data (Stenner, Watts, & Worrell, 2008; Watts & Stenner, 2012). It is a scientific and systematic approach for studying subjectivity and is applicable to a variety of contexts where different points of view can be expressed (Sæbjørnsen, Ellingsen, Good, & Ødegård, 2016; Thorsen & Allgood, 2010). The Q-method resists definitive systemization as it incorporates elements from both quantitative and qualitative research (McKeown & Thomas, 2013; Newman & Ramlo, 2010). On the one hand, the use of a mathematical by-person factor analysis to systematically capture and calculate factor arrays reflects a quantitative approach. On the other hand, the Q-method seeks to uncover subjective viewpoints and the interpretation process can be understood in a systematic and holistic way with high levels of qualitative detail (Watts & Stenner, 2005, 2012). In effect, the method transcends typical distinctions ascribed to the divide between traditional qualitative or quantitative research (McKeown & Thomas, 2013).

The Q-method tends to relate more with a postmodern paradigm in which, although there are disputes as to its interpretation, common characteristics more often include an idealistic ontology and a subjective epistemology (Sohlberg & Sholberg, 2007). Also relatable is how it does not aim to capture a general variance in a population, as the truth is viewed to be contextual and local rather than overarching and universal (McKeown & Thomas, 2013; Watts & Stenner, 2012). Q-method can also be understood to have a phenomenological–hermeneutic orientation (Kvalsund & Allgood, 2010), in which *phenomenology* explores a phenomenon from the perspective of a persons lived experience (Silverman, 2014) and *hermeneutics* refers to the process of trying to understand and explore subjective experiences (Robbins & Kruger, 2000). One can also argue that the Q-method incorporates a relativistic ontology (realism and idealism combined), believing that reality is a subjective experience and thus many versions of reality exist, yet it is contingent upon our current status in the universe (Sohlberg & Sholberg, 2007). In this sense, the Q-method presumes there to exist several versions of the same reality, which are based on the mental constructions of subjective experiences and social or cultural conditions. Consequently, the Q-method can be focused in either direction of constructivism or constructionism (Watts & Stenner, 2012). Traditionally in the USA the Q-method was generally used for constructivist purposes, often by use of intensive or single participant designs. Here, the target is to capture an individual's personal viewpoints and knowledge structures, which reveals how they interpret and make sense of their physical and social world within the topic of research (Watts & Stenner, 2012). Conversely, the Q-method can also employ social constructionism which is often employed through the use of extensive or multiple participant designs with the aim of identifying "(…) predominant *social viewpoints* and knowledge structures relative to a chosen subject matter" (Watts & Stenner, 2012, p. 42). As further described in Section 3.2.4, this study merges an extensive and intensive approach with the overarching aim of capturing shared viewpoints on the experience of retirement transitions. In this sense, one can state that this study operates on the intersection of both constructivism and constructionism, as the participant's Q-sorts can be seen as a constructivist expression of their subjective position whilst the interpretation of the resulting four factor arrays permits a constructionistic approach in which one uncovers the main discourses at work (Watts & Stenner, 2012). Distinctive to Q-methodology is how it employs the concept of *operant subjectivity* and the principle of *abduction.*

3.1.1 Operant subjectivity. Subjectivity refers to the internal frame of reference that people call upon to make sense of the world around them (Robbins & Kruger, 2000). It refers to a person's own experiences, feelings, thoughts and points of view regarding a real or perceived specific situation (Paige & Morin, 2016; Robbins & Kruger, 2000). Traditionally, in positivistic research methods, subjectivity is thought of as intangible and thus impossible to operationalize or study systematically (Robbins & Kruger, 2000; Stephenson, 1953). Stephenson (1953) argued that if individuals performed the measuring rather than being measured, their subjectivity can be made operant as the participants are made to impact on the immediate environment, which in the Q-methods case is done through the operation of a Q-sort (Stenner et al., 2008; Wolf, 2010). In that sense, subjective expressions in their free-floating and internal frame can be captured and explored through communication (Allgood, 1999). Therefore, the Q-sorting process can be viewed as a an I-thou dialogue in which the *I* (participant) communicates with the general *your* or *thou* (Q-set) (Allgood & Kvalsund, 2010). Consequently, the concept of operant subjectivity conveys that subjectivity is not only a mental concept but is also a behavioural activity that makes up a participants current point of view (Watts & Stenner, 2012). Thus, operant subjectivity is the basis from which subjectivity can be made visible and scientifically studied through analysis and interpretation of factor arrays, without confounding to operational measurements (McKeown & Thomas, 2013; Wolf, 2010).

3.1.2 Abduction. In contrast to R-methodology, which employs a *deductive* logic, and qualitative methods, which most often employ a *inductive* logic, Q-methodology employs the logic of *abduction* as its empirical inquiry (Watts & Stenner, 2012). Deduction is a logic where a hypothesis, based on an idea or existing theory, is tested in order to provide empirical support that confirms (or not) the hypothesis. In contrast, the induction logic attempts to approach the object of enquiry on its own terms by gathering data to establish a generalized description of the observed phenomenon (Watts & Stenner, 2012). Q-methodology has an exploratory heritage which, by the appliance of the *abduction* logic, opens for discoveries to be made of the subjective viewpoint patterns expressed and interpreted (Allgood & Kvalsund, 2010). This may seem similar to induction, however, in contrast to trying to *describe* the observed phenomenon, abduction is "(…) in pursuit of an *explanation* and new insight" (Watts & Stenner, 2012, p. 39) and is as such the act of reasoning from the experience to the case (Shank, 1998). Here, a theory or likely hypothesis, that could be a potential explanation as to *why* the observed phenomenon is manifesting itself in a particular way, is first introduced *after* the phenomenon is explored. Consequently, abduction is rather a hypothesis creating process (Watts & Stenner, 2012).

3.2 The research process

3.2.1 Research question. Defining the research question is an important first step in the research process as it dictates the structure and nature from which the concourse and Q-set is generated, as well as serving as the basis for the condition of instruction (Stenner et al., 2008; Watts & Stenner, 2005). In line with the abduction principle, the last part of the research question of this master thesis (i.e. manage to adapt) was first generated after the interpretation of factor arrays were established and based on the discoveries made. This implies a hypothesis that retirees actually manage to adapt to retirement transitions, explored further in the discussion of Chapter 5. This study also explored whether the experience of the transition changes before and after crossing the retirement threshold, reflected in the inclusion of two assessment points (Section 3.2.6). Watts and Stenner (2012, p. 54) presents a triadic scheme for categorising and focusing the research question, divided into: (a) representations of a subject matter; or (b) understandings of it or; (c) conduct in relation to it. The research question applied to this master thesis is be placed within category (b) *understanding* as it relates to the participants own life experience, inviting them to tell what the topic of retirement means to them.

3.2.2 Identifying the concourse. Concourse refers to the flow of communicability that surrounds any topic that has subjective anchorage (Brown, 1993). It represents an identifiable universe that contains communication about all possible aspects of a topic or situation, such as attitudes, values, meanings and self-referring statements (Paige & Morin, 2016; Watts & Stenner, 2012). The concourse has infinite possibilities as it contains all possible communication regarding the phenomenon or situation (Sæbjørnsen et al., 2016; Stephenson, 1986). A researcher can identify the concourse by applying a naturalistic (empirical) and/or a theoretical approach. Combining a naturalistic and theoretical approach was beneficial for this study as they complemented each other and allowed me to explore the concourse in a variety of ways (Sæbjørnsen et al., 2016). As is typical within the naturalistic approach, I had conversations with informants, seven in total, who were either preparing for retirement, had newly retired or had been retired for a period. I also read articles and watched documentaries referring to retirement. I applied the theoretical approach from reading different theoretical perspectives and previous research regarding retirement transitions in particular.

Typically, a concourse contains hundreds of opinion statements or items that would be unwieldy for participants to sort. Therefore, in order to make the sorting process manageable for both the participants and the factor analysis process, a sample of the entire concourse is extracted into what is referred to as the Q-set (Paige & Morin, 2016). This is a compressed collection of items such as pictures, smells or, as in this study, statements that constitute the essence of the concourse (Sæbjørnsen et al., 2016). The identification of the concourse and the development of the Q-set are considered to be the two most time-consuming processes in a Q-study (Paige & Morin, 2016), and this was also the case for this master thesis.

3.2.3 Research design and Q-set. In order to help to generate the Q-set the researcher can develop a research design (Watts & Stenner, 2012). Fisher's balanced block design is an experimental research tool which can aid the process of structuring, covering and balancing the Q-set (Kvalsund & Allgood, 2010; Watts & Stenner, 2012). With the aid of such a structured approach, I worked through a total of nine different designs variations until finding one that covered the concourse satisfyingly. I applied a table to organize items from the concourse into two main *effect*s with three underlying *levels* (Table 1), which I selected due to their integrative and holistic representation of many possible influencing factors on retirement transitions. In this research design there are a total of twelve different cell combinations, meaning that levels from the first effect (coping abilities) are combined with the levels from the second effect (the whole person) in the following ways: AE, AF, AG, BE, BF, BG etc. (4 x 3 = 12). There are varying guidelines as to how many statements a Q-set should contain, often ranging from 30 to

80 statements. The number appears to depend on the research design, the participants and other circumstantial considerations (Thorsen & Allgood, 2010; Watts & Stenner, 2005, 2012). I chose a 48-statement solution which resulted in four statements in each cell combination. I also randomly allocated statement numbers, to avoid participants detecting or being influenced by the structural categories (Kvalsund & Allgood, 2010).

Table 1: Research design

Effect	Level	Level	Level	Level	
Coping abilities	Situation (A)	Self (B)	Support (C)	Strategy (D)	4
The whole person	Though (E)	Feeling (F)	Body (G)		3
Sum					12

3.2.3.1 Concourse balance. As the Q-set is the foundation from which participants can express their viewpoints, it largely effects the rest of the study and therefore requires considerable attention (Paige & Morin, 2016; Sæbjørnsen et al., 2016). For all participants to have the possibility of expressing their subjective viewpoints through the Q-sort, it is important that the Q-set includes elements covering the entirety of the concourse, is balanced and each statement should aim to bring something new to the mix (Watts & Stenner, 2012). I experienced these elements to be both contradicting and challenging to achieve for all statements. As the concourse was large and complex, my first priority was to ensure concourse coverage resulting in the need for every statement to bring something new. Subsequently, it became difficult to find space to create balanced or so-called polar statements (Kvalsund, 1998) for all statements across the entire Q-set. Therefore, instead of focusing on balancing each statement within each cell combination, I aimed at an overall balance in the Q-set.

3.2.3.2 Generating statements. As subjectivity is central in a Q study, it is imperative that the statements in the Q-set engage its participants to respond intuitively, which can be achieved by stimulating self-reference (Kvalsund, 1998; Stenner et al., 2008). With the aim of accomplishing this, I followed Watts and Stenner (2012) advice to generate subjective rather than factual statements, as these enable participants to impose their own personal viewpoints onto the statement (Stenner et al., 2008; Watts & Stenner, 2012). I also focused on generating statements that contain no more than one or two propositions, in order to avoid many so-called double-barrelled statements as they can be problematic because the participant may identify with one part of the statement but not the other, making the statement difficult to place (Watts & Stenner, 2012). Only two participants reported back that statements (3 and 47) has this issue, resulting in these getting a lower ranking score. Additionally, I actively limited the use of directly negative statements with terms such as “don’t”, as this can introduce a double-negative into the proceedings, potentially hindering participants in engaging with the Q-set in an intuitive way (Watts & Stenner, 2012). Despite my concern of the potential for double negative, I decided to include statements 4 and 5 due to their importance in the concourse. However, I was mindful of the possible pitfalls they presented during the interpretation process. A particular challenge of this study was to generate statements that were applicable under two different conditions of instruction; before and after crossing the retirement threshold (Section 3.2.6). As some parts of the concourse related only to the time before retiring (e.g. reasons for retirement, age etc.), I opted to include these aspects as background information in the form of a small questionnaire (Appendix 10). In hindsight, I realise that the alternative “health considerations” under *reasons for retirement* should have been categorised into further sub-categories (e.g. ill health, prevention of health decline or maintaining good health) as it would have aided the discussion Section 5.2.3. In addition, based on some of the feedback cards (Appendix 12), two statements (44 and 46) were challenging to sort in the first round of Q-sorts, as they can be perceived as more relevant after retirement. Nevertheless, I consider I have generated a Q-set which overall was applicable to both conditions of instruction.

3.2.3.3 Language use. Language is a relevant consideration as it can impact how people engage with the Q-set. Retaining familiar language is important (Paige & Morin, 2016) and is why I decided to generate the entire Q-set in Norwegian (Appendix 7) as the study was conducted in Norway. However, as the thesis is in English, I translating Q-set statements from the source language (i.e. Norwegian) to the target language (i.e. English) (Santos, Black, & Sandelowski, 2015). As someone who has both Norwegian and English as main languages, I performed the translations myself. Thus, the risk of elements being lost in translation during an interpreter exchange was reduced. Nevertheless, whenever translating subjective viewpoints into another language, which in turn become the product of interpretation, a challenge can occur in that the translation might alter the literal meanings of the words and how they relate to the context (Squires, 2009). Consequently, there is a risk of the meaning and subjectivity that the participants make operant within the Q-sort being lost in translation. To reduce this risk, I followed the recommendations of Watts and Stenner (2012) by keeping the statements as simple as possible. In this sense, I strove to provide a direct translation of the statements providing both technical and conceptual accuracy (Appendix 4), referred to as conceptual equivalence (Squires, 2009). However, if this study was to be replicated in English, a more grammatically correct version of the Q-set would be required. I was also conscious of the fact that the language used by retirees (i.e. phrases, expressions or descriptions) may differ from those applied by myself being of a younger age. Consequently, I aimed at only applying phrases or statements provided by the original informant sources in the concourse, while in cases related to the statements collected from the theoretical approach, I simplified any academic language. Overall, as the statements needed to be applicable to two conditions of instructions, any alterations made were limited to grammar and syntax corrections (Paige & Morin, 2016).

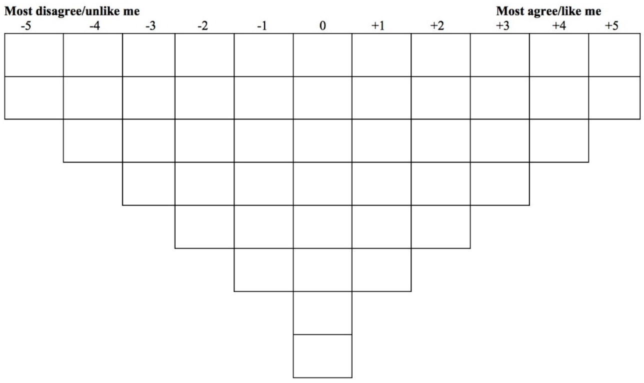
3.2.3.4 Piloting the Q-set. Piloting the Q-set before collecting data from all participants is a vital process which can increase the quality of the study (Watts & Stenner, 2012). Piloting entails someone testing the Q-set by performing the Q-sort, with the aim of giving feedback to the researcher so that they can make necessary alterations (Paige & Morin, 2016). In addition to the pilot conducted by my thesis supervisor, an appropriate expert on Q-method, I conducted two pilot sorts with retirees that meet the requirements of appropriate experts within the concourse domain (Paige & Morin, 2016). Here I received feedback wording and language use, statement duplication, whether the Q-set provided adequate concourse coverage, any lacking elements, and/or if they felt they were able to express their own subjective experience (Paige & Morin, 2016; Watts & Stenner, 2012). These pilot-interviews resulted in minor modifications such as redefining statements and reduction/addition of some new elements. Once the changes were finalised, I determined the Q-set ready for the next step; to be sorted by the participants.

3.2.4 Person sample. The person sample (P-sample) embodies all participants that take part in the study (McKeown & Thomas, 2013). The size of a P-sample can vary, often depending on it having an extensive or intensive design. Typically within an extensive design multiple participants fulfil one Q-sort, whereas in an intensive design a finite number of individuals fulfil several Q-sorts with the same Q-set, yet with different conditions of instruction (McKeown & Thomas, 2013; Watts & Stenner, 2012). This study merges the extensive and intensive approach by having multiple participants design with a total of 13 participants (3 men and 10 women) conducting two Q-sorts, resulting in a total of 26 Q-sorts.

It is also imperative that the P-sample is representative of the culture from which the concourse is collected (Thorsen & Allgood, 2010; Watts & Stenner, 2012). All participants in this study were retirees, meaning they have taken out some form of pension scheme and thus crossed the retirement threshold. The decision to only have participants that had officially retired was based on my interest regarding the entire transition process, in addition to my experience of retirees being the easiest to find. The participants were found through the "snowball" method in my network, leading to participants from several different geographical areas in Norway. Due to the elusiveness of the concept of retirement, I did not place any criterion to partaking in the study, other than that of being retired. For example, as the age of retirees can vary (Beehr & Adams, 2003), I placed no lower or upper age limit on the P-sample, which resulted in a participant group across ages ranging from 56 to 75. By being open to the many variations of retiree participants, the participants in the study had various pathways and ways of living in retirement, and thus I avoided the P-sample being too homogeneous (Watts & Stenner, 2012)

3.2.5 The Q-sort. A Q-sort signifies two different practices: (1) the procedure of sorting the Q-set into a Q-sort grid and (2) the finished configuration (Thorsen & Allgood, 2010). The aim of the Q-sorting process is for the participants to infuse the statements with personal or psychological significance by projecting their personal meanings and feelings onto the statements (Watts & Stenner, 2012). This is the exact process which lays the foundation for different subjective viewpoints to be operant, enabling all the statements to stand in relation to the participant viewpoint (Kvalsund & Allgood, 2010; Watts & Stenner, 2012). To facilitate this, a Q-sort grid is a useful tool in that it brings a structure to the proceedings on behalf of the participant, as well as allowing for a systematic and nuanced interpretation of the configurations by the researcher (Kvalsund & Allgood, 2010). In this study, the participants were asked to rank the 48 statements *relative* to one another, into a forced quasi-normal distribution matrix (Figure 1), from most *agree/like* (5) to most *disagree/unlike* (-5) their experience of the retirement transition. The central area (0), represents the statements which participants are impartial or neutral toward (Watts & Stenner, 2012). Based on the feedback from participants, either through my own observations of body language and expressions or from the feedback cards, there were variations in how strongly the statements triggered an immediate positive or negative feeling-response (Kvalsund, 1998). Most participants stated, however, that the outer edges were the easiest to place, which is in harmony with the assumption from which the matrix is created; that the strongest emotive force is projected upon the extreme values (+/-5) and they represent the statements with the most self-significant psychological meaning. In contrast, the importance and the emotive force or motivational source for operating on the statements decreases towards the middle (Kvalsund, 1998; Kvalsund & Allgood, 2010; Watts & Stenner, 2012). Thus, the zero-coulomb represents the lowest possible energy state (Kvalsund, 1998). The variations in the sorting process also illustrate how the statements can be regarded as "(…) endowed with

Figure 1: Q-sort grid



surplus meaning and subject to diverse interpretations" (McKeown & Thomas, 2013, p. 17). This suggests that each statement can be felt in different ways and is why the Q-sort configurations can show up differently from participant to participant, or for the same person at another time (Watts & Stenner, 2012; Wolf, 2010).

3.2.6 Conditions of instruction. Transitional theories recommend studying transitions from several points in time (Anderson et al., 2011). As I was not able to conduct a long-term study yet still wished for the possibility of capturing such variance, I opted to include two assessment points by asking the participants to conduct two Q-sorts following two different conditions of instruction, whilst applying the same Q-set. The instructions were given to help the participants operate the Q-set according to specific intentions (Kvalsund, 1998). In addition, they received a step-by-step guideline of how to conduct the sorting process (Appendix 11). The instruction for the first round required the participants to imagine being back in their prior job with only a few months left until retirement, thereby outlining a small, guided journey as it can aid the process of evoking past experiences and bring them to the surface from the unconscious (Whitmore, 2014). For the second round, the participants were instructed to sort the same Q-set based on their current situation; after crossing the retirement threshold.

At first glance, the two conditions could seem to capture two different dimensions of space and time, highlighted by Kvalsund (1998) as; *there* (space) and *then* (time) in round 1, and *here* (space) and *now* (time) in round 2. However, time is a confined momentary point of action in which the *now* quickly becomes the *then* as an activity is conducted. Although the Q-sort introduces the time-dimension as it is the activity of operating statements, time does not play a central role in Q-methodology. This is due to time only being the backdrop which allows for the space dimension of the "generalized me" (participant) to meet the "generalized other" (the Q-set). As such, the two conditions of instruction in reality only use *time* as a backdrop to be able to reflect over the past or plan for the future. Thus, it makes no difference *when* the operation of the Q-sort takes place (Kvalsund, 1998). Consequently, I considered that finding participants from exactly the same points in the transition process would have provided unnecessary limitations when gathering the P-sample. Therefore, the P-sample could include participants both from various phases in retirement transitions and the participants range from being retired a few months to over three years.

3.2.7 Factor analysis. Q-methodology employs a by-person correlation and statistical factor analysis to uncover and group together Q-sort configurations (not singular items) into factor arrays (F), also referred to as factor views (McKeown & Thomas, 2013; Watts & Stenner, 2005). Each factor view captures configurations that are shared by and thus characterise the participants who load on that factor array, yet still are separate enough from other Q-sort configurations to create its own viewpoint (Watts & Stenner, 2005, 2012). After plotting in the 26 Q-sort configurations into PQMethod, a software program for Q-analysis, a correlation matrix was calculated to find potential factor views. Based on the eigenvalue criterion (1.00), indicating a number of potentially significant arrays (McKeown & Thomas, 2013), five potential factor arrays were found. Before extracting the final number for this study, I applied a *varimax* factor rotation to maximize the purity of the saturations to maximize exploration of possible variants. To find the best extraction, I evaluated both factor loadings and correlation between arrays. Factor loadings indicate the extent to which each Q-sort configuration is similar or dissimilar to the composite factor array (McKeown & Thomas, 2013). There are disputes regarding how many loadings a factor array should contain to be able to extract it. Some place the criterion at the minimum limit of two significant loadings (Watts & Stenner, 2012), whilst others argue that the number is unimportant as long as those who load on the factor arrays have statistical or theoretical significance (Kvalsund & Allgood, 2010; McKeown & Thomas, 2013). A significant factor loading for each Q-sort in this study, with 48 statements, was calculated at +/- 0.38 (Watts & Stenner, 2012). To secure clean factor views, the aim is for high correlation between the Q-sorts within same factor and low correlation between arrays (McKeown & Thomas, 2013). As the two and three factor solution showed high correlation levels (above 0.7), indicating they could actually be alternative manifestations of a single viewpoint (Watts & Stenner, 2012), I instead selected the for the four-factor solution, as this had the lowest correlation amongst the factor rotations tested and contained the most potentially interesting nuances to be studied. I believe this selection has strengthened the validity of this study as a total of 75% of the variance being explained, meaning that I have been able to capture a large percentage of the nuances in the participants expressed experience (Watts & Stenner, 2012). Validity is further described in Section 3.3.3. As outlined in Table 2, there is still a fairly high correlation between F1 and F4 (0.6442), as well as F1 and F2 (0.5322).

Table 2: Correlation between factor arrays

	Factor 1	**Factor 2**	**Factor 3**	**Factor 4**
Factor 1	1.0000	0.5322	0.2879	0.6442
Factor 2	0.5322	1.0000	0.1605	0.5677
Factor 3	0.2879	0.1605	1.0000	0.2887
Factor 4	0.6442	0.5677	0.2887	1.0000

Upon exploration of the table of individual factor loadings (Appendix 1), it can be seen that some Q-sorts (marked in *italics)* are mixed variables, meaning they significantly load on two or more of the factor arrays and therefore share common views with more than one factor. Most of the mixed Q-sorts (5, 9, 10, 13, 14, 25) were automatically *not* flagged by PQMethod in an attempt to reduce correlation between the factors and to make the factors clearer for interpretation (McKeown & Thomas, 2013; Watts & Stenner, 2012). However, three Q-sorts in F1 (11, 12, 15) has additional significant loadings on F4. According to Watts and Stenner (2012), such mixed variables could explain the high correlation between F1 and F4 as it indicates there to be similarities or shared views among both factor arrays. In theory, manually unflagging these Q-sorts could have resulted in lower correlation; however, since this did not make a noteworthy difference and as each of them loaded over 60% on F1, I decided to include them as flagged. The lowest correlation (0.1605) resides between F2 and F3, signifying that these are the two factors which have the least views in common. In line with Watts and Stenner (2012), these differences are reflected in the interpreted factor views.

3.2.8 Factor interpretation. The aim of the interpretation is to uncover and account for the shared subjective viewpoints which come forth in each factor array, and it is here the principles of abduction come into light (McKeown & Thomas, 2013; Watts & Stenner, 2005, 2012). The interpretation is based on the average, fictive configurations that are created from the collected Q-sorts that define each of the four factor arrays and demonstrate how each statement is placed in the factor (Kvalsund & Allgood, 2010; Thorsen & Allgood, 2010). Although there is lacking literature on how to specifically conduct the interpretation process, interpreting the factors in a holistic way is key (Watts & Stenner, 2012). In tune with the gestalt perspective (Kvalsund & Allgood, 2010), when acquiring a holistic interpretation it is important to oscillate focus between the individual statements and the entire configuration (Watts & Stenner, 2012). Therefore, although it can be argue that the core interpretation or main themes should stem from the figure statements with the highest psychological significance (ranked as +/- 5, 4), it also has to take into consideration what the background states (0 and +/- 1 and 2) in order to reinforce the interpretation (Watts & Stenner, 2005). In this study, probably due to the high correlation between some of the factor views, my consideration of the background statements became particularly important to capture subtleties and nuanced differences. To aid the interpretation process, I created a crib sheet (Appendix 3) and gave attention to both distinguishing statements (Appendix 5) and consensus statements (Appendix 6). As the interpretations are my own, I acknowledge that there may be possible elements which have been overlooked. One way of finding out if the interpretation is in tune with what was expressed by those who load on a specific factor, is by conducting post-interviews with one of the highest loading participants (Gallagher & Porock, 2010). I conducted post-interviews with F2 and F4 but was unfortunately unable to conduct them with F1 and F3 due to their unavailability.

3.3 The research quality

3.3.1 Ethical considerations. As ethical considerations have to be made in all methods of scientific research (Thagaard, 2013), I followed the guidelines for ethical practice provided by the Norwegian National Committee for Research Ethics (NESH) regarding notification, informed consent and confidentiality (NESH, 2006). As required with studies involving research on people (Thagaard, 2013), I received approval from the NSD (Appendix 9). In addition, each participant received an information letter outlining what participation would entail (Appendix 8) and, to assure informed consent, each participant signed a consent form (Appendix 10). All information submitted by each participant has been treated as confidential and managed in such a way that identities remain hidden (Thagaard, 2013), by applying fictive names to anonymise each participant and by ensuring any sensitive or potentially identifiable information (e.g. health issues, specific ages, field of work etc.) could not be revealed.

3.3.2 Reliability. As the Q-method does not aim at statistically capturing a general variance in a population, the concept of generalization will not be deliberated (Watts & Stenner, 2012). However, the concept of reliability is relevant and often refers to trustworthiness and replicability (Thagaard, 2013). In the Q-method, reliability indicates the likelihood of the same participant, or a closely related group, loading on the same or a similar factor array if they were to conduct the same Q-sort again (Watts & Stenner, 2012). According to Brown (1980), one method of testing a Q-study's reliability is by the test-retest technique calculating the expected reliability, often estimated at 0.80 (80%). The reliability is affected by how many people load on each factor array (Watts & Stenner, 2012), so the size number of significant loading on a factor will increase the reliability of the study (Brown, 1980). As calculated by the PQMethod software this study has a hypothetical reliability of over 0.80 (Table 3).

Table 3: Reliability

	Factor 1	Factor 2	Factor 3	Factor 4
No. of defining variables	12	3	2	3
Avarage rel. coef.	0.800	0.800	0.800	0.800
Composite Reliability	0.980	0.923	0.889	0.923
S.E. of factor scores	0.143	0.277	0.333	0.277

3.3.3 Validity. As Q-methodology is the study of subjectivity, there exists no external criterion to compare or measure the participants perspective. Therefore, validity in a Q-study is related to whether the study delivers what it claims to deliver (Watts & Stenner, 2012), meaning if the study is able capture the participants subjective experiences in a satisfying way (Wolf, 2010). The validity or quality of a study can be traced back through every step of the research process (Wolf, 2010). As a study can strengthen its validity if transparency is applied (Thagaard, 2013), I have endeavoured to provide insight into the rationale behind the decisions made throughout the research process. Validity is strengthened when the selected statements cover the concourse and are balanced (Kvalsund, 1998), an aspect I rendered during the pilot-sorts as achieved. However, based on the feedback cards (Appendix 12), two participants expressed a wish for there to have been more positive statements. This could indicate a potential problem source as it may have limited those participants ability from fully engaging with the Q-set and thus hinder them in expressing their experience (Watts & Stenner, 2012). This highlights that although the Q-set was initially rendered as sufficiently covered, a participant interpretation and projected meaning onto the statements can deviate from the initial logical interpretation (Kvalsund & Allgood, 2010). To strengthen the validity further, I could have added more so-called positive statements. However, since what is rendered positive or negative is subjective (Watts & Stenner, 2012), knowing which statements to add or remove would have been challenging. In addition, I fear that such additions would lead to the removal of other aspects, which could in turn hinder concourse coverage. A paradox thus appears, as the adding of what one participant deems as positive could in turn hinder another participant from expressing their views. A possible solution could have been to increase the number of statements. However, this could have led to the risk of the Q-set being unwieldy and participation becoming too time-consuming within the scope of a master thesis (Watts & Stenner, 2012). As it is my overall impression that most participants had little difficulty placing or understanding the statements and no themes were expressed as missing, I rendered the Q-set to have covered the concourse in the most feasible way within the frame of 48 statements.

Another aspect which affects the validity of the study is whether the participants understand and follow the condition of instruction, and know how to conduct the Q-sort (Watts & Stenner, 2012). Although researcher presence during Q-sorts can reduce the chances of misunderstandings (Watts & Stenner, 2012), however, due to geographical challenges, I was only able to be meet six participants (individually). With the aim of limiting misunderstandings, all participants who received Q-sort materials by post or e-mail were given a detailed step-by-step instruction with photographs (Appendix 11) and I notified each participant that I was available by e-mail or telephone for questions. A possible threat towards the validity of this study is if a participant's response is incongruent with their past experience, resulting in them describing themselves or their experience in more ideal rather than real terms (Kvalsund, 1998). This could be a particular problem source in connection with Q-sort round 1. As precise condition of instruction can reduce the likelihood of incongruence (Kvalsund, 1998), I clearly stated that the participants were to focus on their own personal experience and to be honest regarding their situation, not soring based on how they wished things were. In addition, to avoid their most recent experience colouring their perception of past experience, they were instructed to conduct round 1 (past) first, followed by round 2 (present) after an intermission. As mentioned in Section 3.2.8, conducting post-interviews can also strengthen the validity of the study. As I was only able to conduct post-interviews on two out of four factor arrays, it could be stated that F1 and F2 are lacking in validity. However, as the highest loading participant on F1 was one of the informants I met when identifying the concourse, and I met the participant on F3 in person to conduct the Q-sort, the interpretations I made of these factor arrays were afterwards compared to the notes taken from the meetings with these participants. Thus, while one can argue that F1 and F3 are in part validified, I acknowledge that this is not validified to the same degree as if post-interviews were taken and could thus be considered a problem source.

3.3.4 Researcher reflexivity. Guillemin and Gillam (2005) argue that the practice of researcher reflexivity can strengthen the quality of a study, as it refers to the active and ongoing process of reflecting over how the decisions made impact the study. In Q-methodological studies, the researchers subjective opinions and prior understandings will inevitably be interlinked with the entire research process and its results (Allgood & Kvalsund, 2010; Alvesson & Sköldberg, 2009). This means that although I have no personal experience with retirement transitions, I still have a repertoire of interpretations, feelings, thoughts and expectations based on cultural, theoretical and political contexts that can have an effect (Alvesson & Sköldberg, 2009). Hence, I acknowledge that I had a habitual tendency of falling into the conventional idea of retirement, by viewing retirement as that of work-withdrawal or disengagement (Solem, 2001; Super & Savickas, 1996). Additionally, I am aware that I initially had a more black and white view of retirement; as either a good/bad or positive/negative experience. To avoid being imprisoned by my own initial interpretations impacted by so-called local standards (Haug, 2014), as well as to aid the process of holistic interpretation, I spent four days interpreting each factor array. This aided the process of abduction, in that I endeavoured to be open for new discoveries (Watts & Stenner, 2012). Consequently, I decided against comparing the findings with retirement stages such as those presented by Reitzes and Mutran (2004) as I agree with it being incorrect to rely too heavily on oversimplified retirement or transition stages (Chen, 2011b).

Chapter 4. Interpretation of Factor Views

This chapter presents the interpretation of the resulting four factor arrays. The goal of the interpretation is to uncover the operant subjectivity of each factor array (McKeown & Thomas, 2013), related to the participants shared views on the experience of retirement transition and to present a complete and holistic representation of the different viewpoints (Watts & Stenner, 2012). A total of 20 (out of 26) Q-sorts load significantly across the factor arrays (F) in the following ways: 12 (F1), 3 (F2), 2 (F3) and 3 (F4). Appendix 1 provides an overview of each factor array and corresponding significant loadings. R1 or R2 in brackets behind each fictive name refer to the assessment point, which were added to capture any potential differences in experiences before and after crossing the retirement threshold. Although this study has captured some nuances in loading strength from R1 to R2, it has not resulted in loading on different factor arrays. However, as the interpretation of each factor array focuses on the average configuration from all Q-sorts and not each individual Q-sorts subjective experience (Kvalsund & Allgood, 2010), these variances will first be addressed in the discussion (Section 5.5).

The interpretation of the four factor views are addressed separately. The main titles allotted are inspired by sailing metaphors, which are descriptive of the overall interpretation of each factor view. The most prominent statements used during the interpretation are depicted in a *configuration matrix*, which is a condensed version of the entire visual configuration (Appendix 2). In each section, I refer back to the matrix configuration by the statement number and their placement in the configuration, presented in brackets (e.g. 24/-4). Additional statements that are not depicted in the matrix configuration are at times referred to when they have reinforced the establishment of the interpretation. An overview of all Norwegian statements and their placements can be found in the crib sheet (Appendix 3). All distinguished statements (P<.05) that are particular to each factor view are outlined in each configuration matrix with grey, and those that are significantly characteristic (P<.01) are marked with an asterisk (*). Appendix 5 details a complete overview of all distinguishing statements. Elements from the collected background information will be added when relevant for the interpretation. A collective summary, together with similarities across the factor arrays, are presented towards the end of this chapter.

4.1 Factor view 1: Smooth sailing

F1 is defined by a total of 12 Q-sorts from 6 participants (R1 and R2); Maria, Sara, Nina, Daniel, Anne and John. Q-sort number 4, Maria (R2), has the highest significant loading (0.8697), meaning that she (in round two) is in 86% agreement with this factor view. When none of the highest loading participants were available to participate in a post-interview, I decided to compare the interpretation made with the notes taken from the conversation with Maria as she was an informant for the concourse. As the interpretation corresponded with her then expressed views, I argue that the interpretation is, in part, reinforced.

Figure 2: Configuration matrix for F1

-5 (Disagree)	-4	Middle area: 0, -1/1, -2/2, -3/3		4	5 (Agree)
12*: As a retiree, I go from knowing who I am to have to define myself anew.	**1*:** I have lived for my job for so many years that it has become a large part of my identity and lifestyle. It is hard to let it go.	**10*/-2:** I have an important role at my workplace. It is hard for me to imagine anyone else taking my place.	**8/3:** I focus on my health so that I have enough energy to get things done and do the activities I wish.	**20:** One is never too old to try something new. Besides, this is important to maintain brain function.	**18:** I have faith in my ability to create a meaningful life as a retiree.
19: I am too old to learn anything new and lack the motivation to adapt to a completely new lifestyle.	**32:** It is hard to find a sense of belonging and something meaningful to fill the days with as a retiree.	**16/1:** The days can quickly become busy and full of plans. Then it is important for me to set aside time to myself to relax.	**7/3:** It is liberating to finally have time to think about myself, without having to relate to other people's expectations.	**36:** I like new situations and think that I am quick at adapting to the retirement existence.	**22:** I view retirement as a gift. I can do things because I want to, not because I have to.
	40: What happens from now on is out of my hands. I experience little control over my situation.	**25/2:** For me, this is a good time to retire. I still have enough energy to do something new with my life. For example, move or get to know new people	**9/3:** I look forward to every day as a retiree and have a bright outlook on my future.	**43:** My work is only a small part of my life. I have other roles and interests I wish to spend my time on.	
		27*/-1: Retirement can contain much alone-time and can therefore quickly be experienced as lonesome.	**46/3:** So far, the transition feels very natural and comfortable. I haven't really come across any large challenges.		

4.1.1 A gift of opportunities. Prominent in F1 is an experience of retirement as a gift which the participants are exhilarated to receive. The gift signifies a new-found freedom with a plethora of opportunities, particularly related to being able to do what they want, when they want (22/5). A strong sense of purpose and new-found meaning is expressed, in that they know what it is they want to spend their retirement time doing and do not seem to have difficulties finding something meaningful to fill their days or having a sense of belonging (18/5: 32/-4: 5/-3). Retirement also liberates them from the demands and expectations of others and more time is set aside for themselves (7/3). Consequently, the sorters on this factor view agree with looking forward to every day as a retiree and the many possibilities it presents, expressing a feeling of excitement and a positive outlook on their retirement future (9/3). In the background, statements that regard loneliness (27*/-1) and retirement containing too much freedom (47/-1) are placed more on the minus side whereas statements regarding retirement being hectic (16/1) and not wanting to plan their days as much, and a want to live at their own preferred pace (13/1), are placed more on the plus side. This could be interpreted as a wish for a calmer lifestyle, yet it could also indicate that they alternate between the polarities of sometimes being lonely or too much freedom, and other times having to many plans and a need to relax emerges.

4.1.2 Identity remains intact. Notable for F1 is the participants intact sense of identity. Instead of experiencing retirement as a process which has forced them to define themselves anew, the sorters express the view that their identity has not changed, even though they have retired (12*/-5). Their intact identity coincides with, and may be explained by, the seemingly little importance now placed on working life. Although work might have played an important role before, it no longer seems to be a central part of their lives or identity (1*/-4). Instead, the sorters have other areas in which they now place higher identity value, areas which have remained intact or might even be enriched by retirement (43/4: 14/-3). Thus, they in no way express letting go of the work-role to be challenging.

4.1.3 Steering the future. F1 projects a strong belief in the ability to steer what their retirement future looks like. Rather than being a process which is completely out of their control, the sorters promote a strong sense of confidence and certainty in their capabilities to create a meaningful life as retirees (18/5: 40/-4). Accordingly, the sorters promote a sense of empowerment which enables them to do what they want, whether that be spending more time on other prior interests or trying something new (43/4: 25/2). This empowerment is supported by an attitude towards learning itself, in which one is never too old to learn or to try something new, as well as not lacking in motivation to create a new lifestyle for themselves (20/4: 19/-5).

4.1.4 A smooth transition. The configuration also depicts the transition to retirement as one which is experienced as a smooth process. Retirement seems to have been the natural next step in which there have not been many challenges (46/3: 26/ -3). The participants high ranking value placed on the liking of new situations expresses a confidence in their ability to cope with the transition and adapt to retired life (36/4). Furthermore, in the background they express little difficulty with letting go of their past work life, perhaps aided by their ability to let others take their place at work (10*/-2). This was reinforced by Maria, who stated that the knowledge and faith in her successors capabilities aided the process to of letting go of the work role. Another aspect which reinforces a readiness to retire, also found in the background of the configuration, refers to not wanting to work fulltime anymore even if given the opportunity (35/-2) and the consideration of this being a good time to retire (25/2). In summary, F1 appears to be sailing on smooth waters towards a desired retirement life.

4.2 Factor view 2: Leaving past shores behind in search of calm seas

F2 is defined by three Q-sorts which stem from a total of two participants; Karen (R1 and R2) and Martha (R2). Q-sort number 1, Karen (R1), has the highest significant loading (0.9057), indicating that she (in round one) is in 90% agreement with this factor view. Karen is the participant I conducted a post-interview with.

Figure 3: Configuration matrix for F2

-5 (Disagree)	-4	(Middle area: 0, -1/1, -2/2, -3/3)		4	5 (Agree)
3*: When I imagine retirees, I think of receiving gold watches and senile people. I feel far too young to be a part of them.	**26:** I am envious of those that cope the transition so easily. For me it is challenging.	**25/1:** For me, this is a good time to retire. I still have enough energy to do something new with my life. For example, move or get to know new people.	**1/3:** I have lived for my job for so many years that it has become a large part of my identity and lifestyle. It is hard to let it go.	**7:** It is liberating to finally have time to think about myself, without having to relate to other people's expectations.	**21:** I appreciate and am glad to have more time to spend with my grandchildren or other important people in my life.
24*: When others ask me how I'm doing in regard to the transition to retirement, I often answer that its going well because I am ashamed over it not going as well as it should.	**38:** Ever since I first made the decision to retire, I have had an experience of losing value as a worker and a citizen.	**27*/1:** Retirement can contain much alone-time and can therefore quickly be experienced as lonesome.	**8/1:** I focus on my health so that I have enough energy to get things done and do the activities I wish.	**23:** I am good friends with my colleagues. It is sad to think that I no longer will see them every day.	**45*:** Retirement feels like a large burden has been lifted of my shoulders. It is good to let go of all the stress work brings.
	43*: My work is only a small part of my life. I have other roles and interests I wish to spend my time on.	**32/-3:** It is hard to find a sense of belonging and something meaningful to fill the days with as a retiree.	**10/2:** I have an important role at my work. It is hard for me to imagine anyone else taking my place.	**33:** I get energy form being of help to others. Therefore, I am often available for family, friends or like to engage myself in the local community.	
		35/-2: I am not ready for life as a retiree. Had I been offered to work a few more years or to be a consultant I would have.	**46/2:** So far, the transition feels very natural and comfortable. I haven't really come across any large challenges.		

4.2.1 Work overload. Distinguished for F2 is how retirement is experienced as a liberating experience in that all the pressure and stress work brought is now lifted off their shoulders (45*/5). This implies that in the end, work was very hectic and demanding and led to a sense of work overload. They now relish the fact that they no longer have to comply to the demands or expectations of others, thinking instead of themselves and what they want to do (7/4). As such, retirement represents a time in which they can do things because they want to, and not because they have to (22/3). Such an experience could explain why the sorters no longer view working fulltime to be a loss or as if a large part of them has been amputated away (14/-3). The background supports a readiness to retire and little wish in continuing to work (35/-2), or at least not at the same pace as before. Such a wish for change of pace seems to have come true in retirement, as is reflected in the far background of the configuration through the minor disagreement with statement 16/-1. This is an interpretation supported by Karen, who expressed how work eventually created restraints by stealing time and energy, resulting in a need for change. Consequently, F2 lets go of the past work-role and desires a change of pace.

4.2.2 Work as a central role of the past. Although work towards the end of working life became more of a burden, it appears to have played a very central role in the life of those who load on this factor view (43*/-4) and has been a priority for many years. However, as they disagree with retirement causing them to lose their identity and having to define who they are anew (12*/2), it seems the challenge with retirement lies rather in letting go of the working lifestyle and routine it gave (1/3). The value placed on having daily contact with colleagues whom have become good friends (23/4) is valid here. Subsequently, a potential consequence of retirement, found in the background of the configuration, suggesting that a daily social contact has been altered, perhaps explaining why they minorly, yet distinguishingly, agree with retirement including more alone time or perhaps feeling lonely (27*/1). Another potential challenge presented in the background is that of getting used to the idea of someone else taking over their role and place at work (10/2). However, as is indicated by its placement, these challenges are not so impactful, suggesting instead why they simultaneously experience the transition as a natural and comfortable transition process (46/2). This is reinforced by Karen who expresses being surprised over how much easier it was letting go of work than what she initially imagined. Yet, simultaneously she was not surprised over how well retirement has turned out in that it was a desired change. This yes and no view could explain why statement 44, on being surprised by the transition as it turned out differently than imagined, is placed on 0 in the configuration.

4.2.3 Prioritizing relationships. Interpreted from F2 is a sense of the participants having worked hard for so long that they now are ready to reap the rewards by replacing the priority of work with that of prioritizing relationships, such as time on and with family or significant others (21/5). As such, rather than retirement being an opportunity for discovering new activities or interests, it seems the sorters wish to priorities helping out family, friends or people in their community (33/4). Such a strong relational prioritization could also explain why they consider not seeing collogues every day to be a sad affair (23/4). By prioritizing relationships, F2 expresses a sense of knowing what to spend time on and could explain the disagreement with finding it hard to find a sense of belonging in retirement or something meaningful to fill their days with (5/-3; 32/-3). As such, retirement gives them time to do what they want, aiding them in looking forward to each day as a retiree (9/3; 22/3). In addition, they express a belief in being able to create a meaningful retirement life (18/3), all of which appears to have aided the experience of retirement being a positive and smooth transition process. An interpretation further facilitated by the view in the background of liking new situations and never being too old to learn something new as (20/2: 19/-1: 40/-1: 36/2). Health considerations such as staying physically active (17/1: 28/1: 34/0) is a lesser priority and varies for F2, as depicted by its placement in the background. Nevertheless, the decision to retire, as expressed by Karen in the post-interview, was influenced by health considerations in that she still had the energy to adapt to the change in priority and to do something new (25/1), a possible prerequisite for being able to further prioritize her relationships.

4.2.4 A natural next step. A prominent theme communicated by F2 is something I interpret to be an experience of retirement as a natural next step in life, on both a personal and societal level. On a personal note, the sorters express no shame in being a retiree or in how they have coped with the transition process (24*/-5). Additionally, they do not express a feeling of being too young to be categorized as a retiree (31/-3), signalizing they are where they are meant to be. On a more societal level, the distinguished high ranking on statement 3*/-5 indicates that a strong stance is taken against retirement being categorized as a life stage which is only for old and senile people. Also emphasized is an experience or view of not losing value as a worker or a citizen just because they have reached retirement age (38/-4). Additionally, as found more in the background, the sorters disagree with an existing a collective image of retirement as idyllic and problem free, perhaps indicating instead that they do not feel pressure regarding expectations to live up to (6/-2). In summary, F2 appears to have a shift in priorities, leaving past shores behind (i.e. restraints of fulltime work) in search of calmer seas (i.e. a calmer lifestyle with more time for relationships).

4.3 Factor view 3: Amid calm and stormy seas

Figure4: Configuration matrix for F3

-5 (Disagree)	-4	(Middle area: 0, -1/1,	-2/2, -3/3)	4	5 (Agree)
19: I am too old to learn anything new and lack the motivation to adapt to a completely new lifestyle	**2:** I take things step by step in a transition process like this. It takes time to get used to the new role of retiree.	**22*/0:** I view retirement as a gift. I can do things because I want to, not because I have to.	**1/2:** I have lived for my job for so many years that it has become a large part of my identity and lifestyle. It is hard to let it go.	**31:** When I look at myself in the mirror, I hardly recognize myself. On the inside I feel a lot younger than I look.	**7:** It is liberating to finally have time to think about myself, without having to relate to other people's expectations.
32: It is hard to find a sense of belonging and something meaningful to fill the days with as a retiree.	**27:** Retirement can contain much alone-time and can therefore quickly be experienced as lonesome.	**24/1:** When others ask me how I'm doing in regard to the transition to retirement, I often answer that its going well because I am ashamed over it not going as well as it should.	**14*/3:** An important life-role for me is lost when I no longer am working. It is as if a part of me has been amputated.	**35*:** I am not ready for life as a retiree. Had I been offered to work a few more years or to be a consultant I would.	**20:** One is never too old to try something new. Besides, this is important to maintain brain function.
	47: I have longed for the freedom retirement gives, but at times it can be experienced as too much freedom.	**40/-3:** What happens from now on is out of my hands. I experience little control over how my situation is.	**38/2:** Ever since I first made the decision to retire, I have had an experience of losing value as a worker and a citizen.	**37*:** I choose to work after I have retired because it is nice to be able to contribute with something and to be of use to others.	
		46*/-1: So far, the transition feels very natural and comfortable. I haven't really come across any large challenges.	**43/2:** My work is only a small part of my life. I have other roles and interests I wish to spend my time on.		

F3 is defined by two Q-sorts from the same participant, Emily (R1 and R2). Her highest significant loading 0,8086 (in round 2) indicates she is in 80% agreement with this factor view. Unfortunately, Emily was unavailable to conduct a post-interview and therefore I compared the interpretation with the notes taken from the conversation with Emily when meeting her to conduct the Q-sort. As the interpretation coincided with her experience expressed during our meeting, I argue that the interpretation is in part reinforced.

4.3.1 Acknowledging the benefits. Prominent in F3 is an acknowledgement that retirement has benefits. For F3 it is not hard to find activities or a sense of meaning in retirement (32/-5: 5/-2). The benefits of retirement, particularly lie in how it liberates the sorter from the demands and expectations of others, resulting in more time to think for and about themselves (7/5). This coincides with aspects more in the background, referring to how work brings a certain level of stress to life, in which retirement can help reduce or remove some of that burden (45/2). Nevertheless, it seems that retirement can be experienced as hectic resulting in the need to set aside time for oneself to relax (27/-4: 16/3). Another benefit of retirement is the time freed-up to spend with family or significant others (21/3).

4.3.2 Grieving the loss of work. Despite the benefits retirement brings and the stress and burden work can cause, retirement does not seem to be a phase of life which the sorter on F3 has longed for (47/-4). Instead, distinguished is an experience of not being ready for the life of a fulltime retiree (35*/4). By no longer recognizing themselves in the mirror (31/4) it appears they do not identify with the age or stage of life they are at, expressed by Emily as an experience of feeling still too young to be a retiree. The sorters also view work as a vital role in their lives, where no longer working is experienced as a loss and like a part of oneself is amputated away (14*/3). It becomes clear that work is a role which is embedded in their identity, resulting in them having to define themselves anew (12/3: 1/2). Having to withdraw from the work-role could also explain why F3 in the background express an experience of losing some value as a worker or citizen when retired (38/2). Therefore, fully withdrawing from the workforce is not an alternative for F3. Instead, as reinforced by the background information, the solution is merging retirement with part-time work (35*/4: 37*/4).

4.3.3 Navigating ambivalence. This factor view communicates a strong belief that one is never too old to learn something new and does not lack the motivation to envision or adapt to a new lifestyle (19/-5: 20/5). This coincides with a belief in what happens next to be within their control (40/-3), which implies that one can navigate retirement to best fit their needs. This factor does not seem to have the need to take the retirement process one step at a time and slowly adapt to the new lifestyle (2/-4). Nevertheless, as they specifically express an unreadiness to retire (35*/4), I was curious to find out why they decided to retire in the first place. When considering the background information collected, it becomes clear that health concerns were one of the contributing factors when deciding to retire. My notes from my meeting with Emily showed that she expanded on this, by stating that she would have worked full time if not for health-related issues resulting in a need for change of pace, and thus retirement became the best course of action. This depicts an ambivalent experience in which retirement is both perceived as positive and negative, reflected also in the distinguished neutral statement 22*/0 which expresses both agreement and disagreement with retirement being a gift. This ambivalence could also explain why F3 places little emphasis on looking forward to the future (9/1) and why they neither nor identify with the transition to be a natural and easy process (4/1: 46*/-1). Additionally, in the background F3 expresses an experience of sometimes feeling ashamed when not experiencing the transition as positively as they believe they should (24/1). In summary, F3 appears to navigate their way through an ambivalent experience of both calm (i.e. benefits of retirement) and stormy (i.e. loss of work) seas.

4.4 Factor view 4: Setting sail to keep the boat afloat

Figure 5: Configuration matrix for F4

-5 (Disagree)	-4	(Middle area: 0, -1/1,	-2/2, -3/3)	4	5 (Agree)
29*: To take on paid work is necessary for me if I am to afford living the retired life I wish for.	**14:** An important life-role for me is lost when I no longer am working. It is as if a part of me has been amputated.	**32/-3:** It is hard to find a sense of belonging and something meaningful to fill the days with as a retiree.	**1/1:** I have lived for my job for so many years that it has become a large part of my identity and lifestyle. It is hard to let it go.	**8*:** I focus on my health so that I have enough energy to get things done and do the activities I wish.	**21:** I appreciate and am glad to have more time to spend with my grandchildren or other important people in my life.
35*: I am not ready for life as a retiree. Had I been offered to work a few more years or to be a consultant I would have.	**27:** Retirement can contain much alone-time and can therefore quickly be experienced as lonesome.	**39/-2:** What I think and feel about the transition to a retirement environment varies from day to day. Some days I am happy, others I am more anxious.	**12/1:** As a retiree, I go from knowing who I am to have to define myself anew.	**9:** I look forward to every day as a retiree and have a bright outlook on my future.	**22:** I view retirement as a gift. I can do things because I want to, not because I have to.
	40: What happens from now on is out of my hands. I experience little control over how my situation is.	**44/-2:** I am surprised by this transition. It is something other than what I imagined.	**25/3:** For me, this is a good time to retire. I still have enough energy to do something new with my life. For example, move or get to know new people.	**28:** Doing at least one physical activity every day is essential. I keep myself active through for example training or housework.	
		48/0: I get frustrated when those around me expect that I have so much time to be there for them when I am a retiree.	**33/3:** I get energy form being of help to others. Therefore, I am often available for family, friends or like to engage myself in the local community.		

F4 is defined by a total of three Q-sorts from two participants; Camilla (R1 and R2) and Kristine (R2). Q-sort number 24, Camilla (R2), has the highest significant loading (0.8214), indicating that she (in round two) is in 82% agreement with this factor view. Camilla was also the participant with whom I conducted a post-interview.

4.4.1 A prime time. The configuration of F4 projects an experience of retirement as a natural transition which has come at the right time in their lives. As seen in the background information collected, retirement is very much an active choice or decision they themselves took, an experience which is also indicated in the configuration. Distinguished for this factor view is the strong disagreement with statement 35*/-5, signalizing instead that they are very ready for retirement and did not wish to work anymore, at least not full time. They also distinguishingly express a financial security which allows them to have the type or retirement lifestyle they wish and therefore no longer have to work for financial gain (29*/-5), an element Camilla expressed to have aided her in the decision to retire as it gives financial freedom.

Another aspect which aids retirement in being a liberating experience for F4 is how they now have the time to do what they want when they want, at their own chosen pace. They have an opportunity to think more about themselves than before, as they no longer have to comply to the demands or expectations brought on by work (22/5: 7/3). In addition, they do not consider disengaging from the work-role to be a great loss (14/-4), rather, as found in the background, it appears to be more of an uplifting experience in that the burden and stress of work is released from their shoulders (45/2). This could explain why they neither nor experience work to play an important role in their identity or lifestyle (1/1) or particularly need to define themselves anew (12/1). If anything, as described by Camilla, F4's future presents a positive challenge for self-development and growth, rather than a loss.

Overall, those who load on F4 seem to look forward to retirement and the possibilities it brings, and thus have a positive and bright outlook on their future (9/4). In addition, they express a strong belief in their ability to shape their own future (40/-4), possibly underpinned by their belief in having the ability learn something new if they wish it (19/-3: 20/3). This view is strengthened by the background which highlights an ability to create a meaningful life (18/2), their liking of new situations and ability to quickly adapt to retired life (36/2). Here the transition process also comes into view, through which they seem to have had a fairly consistent experience, as they do not identify with not knowing what they feel or think about the transition and do not have ambivalent feelings regarding the transition (4/-2: 39/-2: 26/-2). If anything, the transition to retirement has more likely turned out as they expected and hoped (44/-2).

4.4.2 More time for significant others. F4 is very appreciative to get more time to spend with their family and/or other significant people in their lives (21/5). Perhaps this is why they express no feelings of loneliness (27/-4) and instead have found a sense of belonging or something meaningful to fill the days with (5/-3: 32/-3). F4 also likes helping others and potentially get energy from doing so (33/3). With such a strong view I was curious as to why statement 48 was placed on 0, as it implies that they at times can get frustrated when others expect you to help out just because you now have the time for it. Camilla reinforced this interpretation by stating that having more time for family and friends could be a double edge sword, as other people's expectations could get in the way of the freedom they have to spend time on what they want, when they want (22/5).

4.4.3 Attention to health. Distinguished for this factor view, is the importance of maintaining good health in retirement in order to have enough energy to do the activities they want, something which is maintained through features such as conducting some sort of physical activity every day (8*/4: 28/4: 17/-2). When considering the background information, health seems connected to the decision to retire for one of the participants who load on F4. They wish to retire while they still have the energy and ability to do the things they want or to try something new (25/3), an interpretation agreed with by Camilla. More in the background one can see there to be a social aspect to their health focus, were helping others and partaking in group activities can be seen as possible contributing factors to good health for this factor view (33/3: 15/2). In summary, it appears to be a prime time for F4 to retire in that it allows them to set sail (i.e. liberates them), enabling them to keep the boat afloat (i.e. pay attention to health and relationships).

4.5 Collective summary

This chapter has addressed the interpretation and the different nuances in the experience and coping of the transition to retirement. Below Table 4 summarizes each factor view interpretation.

Table 4: Summary of all four factor views

F1: Smooth sailing	F2: Leaving past shores behind in search of calm seas
F1 experience the transition to retirement as a smooth and liberating experience, which allows them to do what they want/when they want. They appear to be sailing on smooth waters towards a desired retirement life.	F2 experience retirement as a desired shift in priorities towards a calmer pace of life. Consequently, they appear to be leaving past shores behind in search of calmer seas.
F3: Amid calm and stormy seas	**F4: Setting sail to keep the boat afloat**
F3 are in the midst of an ambivalent experience which includes both benefits and loss. Consequently, they appear to be navigating both calm and stormy seas.	F4 experience retirement as a reward happening at a prime time enabling them to pay more attention to maintaining health and relationships. As such, they appear to set sail in order to keep the boat afloat.

4.6 Similarities across the factor arrays.

I find it only appropriate to close this chapter by reflecting upon some of the similarities that reside across all of the four factor arrays. In this study, a total of 14 statements from the Q-set emerged as consensus statements (Appendix 6). However, only a selection is outlined in this section. Consensus statements refer to items that have been ranked or valued fairly similarly across each of the four factors arrays (Watts & Stenner, 2012), suggesting shared views on the experience of retirement transition. Some shared views are that of an optimistic outlook and their capabilities of finding a sense of belonging or meaningful activities in retirement. This in turn implies a sense of knowing what to spend time on, a view which I interpret as an awareness of the opportunities retirement offers. Such shared views are reflected in the similar disagreement rankings of the following statements:

> ***5**** *I don't know what I'm supposed to spend my time on as a retiree. The days seem like an empty void I have to fill with activities:* -3 (F1), -3 (F2), -2 (F3), -3 (F4)
>
> **32** *It is hard to find a sense of belonging and something meaningful to fill the days with as a retiree:* -4 (F1), -3 (F2), -5 (F3), -3 (F4)

Other similarities across the factor arrays are in agreement with is that of having an optimistic outlook on one's future and an expressed pleasure in the opportunities retirement brings, as well as a positive attitude towards one's ability to continue to learn:

> **9** *I look forward to every day as a retiree and have a bright outlook on my future:*
> *3 (F1), 3 (F2), 1 (F3), 4 (F5)*
>
> **20*** *One is never too old to try something new. Besides, this is important to maintain brain function:* 4 (F1), 2 (F2), 5 (F3), 3 (F4)

Another noteworthy similarity, due to its apparent relevance for the career counselling (see discussion in Section 5.7.3), is how all factor arrays place low psychological significance on wishing there was a counselling service available to help facilitate the transition process:

> ***11*** *I wish there existed a counselling service that I could go to for help to cope with the transition to retirement and find a new job after retirement*: -1 (F1), -1 (F2), -2 (F3), 0 (F4).

Although the above statements are considered consensus statements, it is important to acknowledge that these statements are placed in the figure of some factor arrays whilst in the background of others. This illustrates how although the statements have statistic consensus, their placement in the configuration and surrounding statements can still propose different interpretations and views, and thus the psychological meaning of each statement might vary depending on whether they are placed in the background or figure, and depending on their surrounding statements (Watts & Stenner, 2012). F3 has ranked statement 9 far in the background signalising a less optimistic view of the future in comparison to F1, F2 and F4 that has ranked it in the figure. Also, statement 20 is placed strongly in F3, implying it is less important to the others. Overall, these consensus statements depict shared themes, though be it to varying degree, which are further addressed in Chapter 5 *Discussion.*

Chapter 5. Discussion

This chapter addresses the research question "*In what ways do retirees experience retirement transitions and how do they manage to adapt?*". The discussion is based on the resulting interpretations of the four factor views (see summary Table 3 Section 4.5) and is linked with relevant theory. Continuing on from Chapter 2, some new theoretical perspectives are first added to this chapter due to their relevance for the discussion. The factor views will be discussed thematically by considering the perception of retirement, the decision-making process, transitional- and lifelong learning and negotiating transitional change. Towards the end of this chapter, implications are addressed regarding the conventional idea of retirement, reinvention of the concept and career counselling for retirees. When relevant, I refer to particular statements and their placements, and highlight aspects from the collected background information and feedback cards.

5.1 Perception of retirement

How a person perceives, appraises and views the transition to retirement will likely influence how they feel and adapt (Anderson et al., 2011). Additionally, considering whether or not retirement is perceived as happening at a good or bad time is appropriate (Schlossberg, 2011). Consensus statement 25* "*For me, this is a good time to retire. I still have enough energy to do something new with my life (...)*" (2, 1, 1, 3) highlights a timing variable, however, it also frames it within what can be interpreted as a health-related context. The statement is generally placed in the background, except for in F4, thus supporting that they have a more visible health-perspective. Nevertheless, when considering consensus statement 25* together with statement 35 (which highlights one's readiness to retire) one finds that retirement is more desired for some factor views than others. F1 and F4 seem to assess retirement as a gift of freedom, F2 sees it as a natural next step in life, whereas F3 perceives it as the end of a satisfying work-life. Thus, F3 distinguishingly express an unreadiness for retirement, conversely implying that the others exhibit readiness. This highlights that one must be mindful of how "(…) a transition is not so much a matter of change as of the individual's perception of the change" (Anderson et al., 2011, p. 40). The transition experience is also highly dependent on one's attitude when pursuing new opportunities (Anderson et al., 2011; Zunker, 2011).

5.1.1 Optimism over despair. All four factor views apply what can be interpreted as an attitude of optimism, defined as a tendency to look on the more favourable side of a situation as well as the anticipation of the most favourable result (Anderson et al., 2011). Optimism comes forth in features such as the shared positive ranking of consensus statement 9 "*I look forward to every day as a retiree and have a bright outlook on my future*". This statement is placed in the figure of F1 (3), F2 (3) and F4 (5) and can in this sense be interpreted as an optimistic expectation - they expect their futures to be bright. In contrast, F3 has placed lower psychological meaning on the statement by ranking it further in the background (1). This could be interpreted as a lesser optimistic outlook, especially if considering how this factor expresses an unreadiness to retire. Nevertheless, when considering other surrounding statement, it becomes clear that also F3 has an optimistic outlook expressed through what can be interpreted as hope. Hope can only exist when there is doubt, and F3 expresses such doubt through an ambivalent experience. However, F3 fosters a feeling of hope in that what is desired is possible and that events may turn out for the best, even when concern is expressed (Anderson et al., 2011). Accordingly, F3 seems to employ an attitude of *positive uncertainty* which allows for one to continually grow and adapt to a new environment (Bussolari & Goodell, 2009). Overall, by applying a strategy or attitude of optimism, the four factor arrays generate a proactive stance that embraces the ideal of hope and possibilities, rather than dread or despair (Bussolari & Goodell, 2009; Zunker, 2011). In addition to optimism being an underpinning of CMS (MCEECDYA, 2010a), the power of it is argued as not to be underestimated with regards to adapting in retirement transition (Goodman & Anderson, 2012). This is because it prompts positive actions which can be productive when applied proactively to a changing environment, thus aiding the process of managing a transition in a constructive way, also when negotiating change (Anderson et al., 2011; Bussolari & Goodell, 2009; Zunker, 2011).

5.2 The decision to retire

Decision making is viewed as a central competency when managing ones career (Svensrud, 2015) and is similarly relevant when discussing retirement transitions. The results from the question "For what reason(s) did you retire?", collected in the background information (Appendix 13), displays that one or more of the suggested alternatives are ticked off within each factor array (e.g. downsizing or reorganization at work, early retirement, age or health considerations). These variations imply that the potential triggers for retirement are individual and situational, supporting the notion of there being many different pathways into retirement and reinforcing the principle that the concept of retirement is complex (Beehr & Adams, 2003; Szinovacz, 2003). Still, the only shared influencing factor expressed by at least one participant across each of the four factor views are *health considerations*. This is consistent with Shultz, Morton, and Weckrle (1998) findings in which health is referred to as one of the consistent predictors in retirement decisions. Other experiences that influence the decision to retire can be deciphered when considering the interpreted factor views. For ease of discussion, these are grouped into what Shultz et al. (1998) refer to as push and pull factors.

5.2.1 Push and pull factors. Simply defined, *push* factors signify the negative considerations which induce workers to retire whereas *pull* factors are typically positive considerations that attract them to retirement. Most often it is a combination of the two that influences the decision to retire (Shultz et al., 1998). Correspondingly, each of the four factor views depict a combination of both, some in more similar ways than others. F1 highlights mainly pull factors towards retirement, in that it is a wonderful gift of opportunities and represents a sense of freedom to do what they want. F2 and F3 depict both push and pull factors, in which work in the end stole too much time and resulted in work overload (push – external), which is often an inherent cause of stress (a psychophysical response to various stimuli, an internal push factor) (Zunker, 2011). Such work overload provided less time to prioritise other interests or relationships, in turn resulting in the wish for a calmer lifestyle (pull – internal). Consequently, a need for re-prioritization of everyday life emerged and thus a decision was made to change their lifestyle (trigger), leading to retirement which gave the opportunity to reap the rewards after many years of work (pull factor). This process demonstrates how a need for change can prompt a transition, and thus result in both internal and external change (Bridges, 2004). What separates F2 and F4, however, is F4's distinctive pull factor of wanting more time to pay attention to their health. The combination of push and pull factors for F3 depicts a more ambivalent experience. On the one hand, the factor view acknowledges the pull factors or benefits of retirement, such as having more time to spend with significant others and less of the stress that comes from work related tasks. On the other hand, retirement also represents a loss of a much beloved work-role. Health considerations are here a push factor in the background that has triggered the transition. This illustrates how the same influencing factor (such as one's relationship to work) can be associated as either a pull or push factor, depending on the context (Shultz et al., 1998).

The push and pull factors also suggest, in a similar way to that described by Williamson, Reinehart, and Black (1992), that the decision to retire is made according to a reward/cost formula. On one hand, for F1, F2 and F4 the rewards/benefits of retirement clearly outweigh the cost. On the other hand, for F3 the push factors outweighs the acknowledged benefits or rewards, likely supporting the notion that those who experience more push than pull factors are less satisfied with retirement (Williamson et al., 1992). This interpretation is reinforced when considering F3's ambivalent experience, in that experiencing contradicting positive and negative feelings or thoughts seems to pull them in opposite directions (Ivey et al., 2012), creating what Festinger (1957) refers to as *cognitive dissonance.* In contrast, F1, F2, F3 seem to have a more congruent experience, implying more satisfaction with retirement. This difference could in turn explain why F3 has a lower correlation with the other factor arrays (Table 2, Section 3.2.7). By taking into account the cost/reward of retirement, the participants seem to be accrediting decision-making skills such as being able to explore alternatives in decision-making situations and evaluate the impact it will have on themselves and what might interfere with attaining one's preferred future (MCEECDYA, 2010a, p. 18).

5.2.2 Opportunity awareness. Decision making is a skill not only relevant when deciding whether or not to retire, but also when deciding what to do when retired. A common theme across the factor arrays is how they all apply the skill of opportunity awareness. This includes F3 as they acknowledge retirement to have its benefits. Reflected in the disagreement with consensus statement 5* "*I don't know what I'm supposed to spend my time on as a retiree. The days seem like an empty void I have to fill with activities"* (-3, -3, -2, - 3), all four factor arrays seem to know which opportunities exist or might show up in the future and are able to visualize and implement them. These opportunities range from a chance to continue with or develop other interests, a calmer pace of life, paying attention to maintaining one's health, reducing stress levels or spending more time on one's relationships. The latter alternative suggests an opportunity for caregiving responsibilities or family relationships which, argued by Sterns and Jerome (2003), often become a major influence in the management of retirement. Here, F4 evaluates what time is needed and desired to spend on caregiving, implying the CMS of being aware of the responsibilities linked with such roles as well as an understanding of how this role requires a certain amount of time and energy (MCEECDYA, 2010a, p. 19). The four factor arrays also express how retirement can be an opportunity for learning, personal growth and working as retirees, all of which will be further addressed within this chapter. Overall, the opportunity awareness expressed by the factor arrays coincides with the current post-industrial western view in which retirement is perceived as a time with emerging potential and opportunity (Chen, 2011a; Smeaton, Barnes, & Vegeris, 2017; Solem, 2001). Nevertheless, it is relevant to note that the opportunities available will vary depending on socioeconomic and personal constraints. Thus, being realistic regarding what retirement life can contain is a relevant skill to master (Chen, 2011b).

5.2.3 Constructing a meaningful life. Opportunity awareness appears to foster a more constructive and meaningful way of living, in that it brings about a curiosity to explore new possibilities (Anderson et al., 2011). Chen (2011a) argues the importance of engaging in activities that provide a sense of purpose and fulfilment when in retirement, as it enhances quality of life and personal well-being. The consensus statements 32 "*It is hard to find a sense of belonging and something meaningful to fill the days with as a retiree*" (-4, -3, -5, -3) suggests that all four factor arrays do not find meaning-making to be a challenging task when in retirement. Interestingly, the strongest loading is found in F3, perhaps going against what one might presume would be the case due to their ambivalent view. Perhaps they experience meaningful retirement as they continue with work related tasks? Overall, the four factor arrays seem to strengthen their ability to self-manage the retirement transition, by applying the skills of exploring alternative opportunities that retirement presents, as well as being able to define, develop and pursue creative scenarios and goals supportive of their preferred futures and what is a balanced lifestyle for them (MCEECDYA, 2010a, p. 19).

5.2.4 It is all about locus of control. With regard to decision-making, it is important to consider the choice variable (Anderson et al., 2011). A typical way of evaluating locus of control in retirement is by determining whether the decision is voluntary or involuntary (Goodman & Anderson, 2012; Shultz et al., 1998). All participants, except one, stated in the background information that the decision to retire was voluntary. Atchley (1982) argues that forced or involuntary retirement is more likely to result in challenges and difficulties with adapting to retired life, in comparison with those who retire voluntarily. However, this does not resonate with the finding of this study. Based on the ambivalent experience of F3, one might assume it is here that the involuntary experience stems from. Conversely, it originates from a participant that loads on F1, suggesting it was an unanticipated transition triggered by external factors such as downsizing. However, due to the exceedingly positive and smooth transition experience expressed by F1, in this case involuntary retirement does not appear to have made the transition process more difficult. Additionally, although there were external factors such as ill health that triggered retirement, the participant on F3 still experiences the decision to retire to be their choice. This implies it is the degree of perceived control that people feel and perceive they have over the situation that is of importance (Sugarman, 2001). As such, these findings underpin the notion that even if the retirement trigger is external and initially beyond the individual's control, the response or attitude one attains in any set of circumstances can be within their control (Anderson et al., 2011; Frankl, 2004). This is in line with the existential-humanistic world view in which the world acts on us as we simultaneously act on the world (Ivey et al., 2012).

The internal locus of control represented in the factor arrays portray a strong sense of agency, in that they have the ability to exert control over and give direction to their own lives (Biesta, Field, Hodkinson, Macleod, & Goodson, 2011). This is reflected in statements such as

40 "*What happens from now on is out of my hands. I experience little control over how my situation is*" (-4, -1, -3, -4), exhibiting that all the factor arrays, to some degree or at sometimes, experience a sense of agency. As agency is always situated in a given context, it might involve making changes (F1, F2 and F4) or aim at preserving and reinforcing existing circumstances (F3) (Biesta et al., 2011). In this sense, one criticism directed towards the Australian CMS framework is worth highlighting, as the skill of having to "change and grow throughout life" presents an ambitious notion that can be interpreted as managing one's careers is synonyms with having to continually change (Haug, 2014), creating a principle in which sustaining existing circumstances can be interpreted as negative. Such a view would limit the participants application of agency, as managing one's career is equally as important in preservation as it is when negotiating with change. In this sense, all the factor arrays express agency and self-management in that they choose to focus their attention exclusively on factors over which they have control, recognising the potential opportunities that exist and taking action to capitalize on them (Krumboltz, 2009), be it something new or preservation of existing circumstances. As such, it seem that the participants in this study have attained a key aspect of decision learning, that of taking "(…) responsibility for decision making, accepting authority and accountability for the running of their own lives" (Law & Watts, 1977, p. 3).

5.3 Embracing transitional- and lifelong learning

When people go through major transitions, they are often presented with a need to learn something new (Biesta et al., 2011). All of the four factor arrays embrace and promote a notion of lifelong learning. Such a competence skill is reflected in the plus ranking of consensus statement 20* *"One is never too old to try something new. Besides, this is important to maintain brain function"* (4, 5, 3, 2). This indicates an acknowledgement that learning opportunities always exist, an attitude that contributes to the achievement of personal retirement goals. Additionally, it suggests an awareness of how change and growth might impact ones mental health (MCEECDYA, 2010a, p. 17). The four factor arrays also illustrate what Dweck (2006) refers to as a *growth mindset,* promoted by the belief in one's ability to grow and change through experiences when effort is applied. This view supports the notion of lifelong learning, an aspect which Thang et al. (2018) argue as imperative for older adults, as it aids the ability to cope with challenges presented by later life stages. The ability to continually take part in learning activities was also depicted in three of the feedback cards, where participants explicitly expressed that conducting the Q-sorting process became a new learning experience. These descriptions mirrored the four stages expressed in Kolb's learning cycle (Kolb, 1984) as the Q-sorting process in itself turn out to be (1); concrete learning experience which presented an opportunity for (2); reflective observation upon one's retirement experience thus far, in turn allowing one to make (3); abstract conceptualization in which one can conclude whether they are heading in the retirement direction they wish. It also gives them an opportunity to actively change their course if they wish, resulting in (4); active experimentation which in turn will likely again result in (1); a new concrete learning experience.

The example above also demonstrates instrumental learning, in that the learning takes place through direct experience (Krumboltz, 2009). This also depicts how learning as a concept is twofold in that it represents both a process and its product (Wahlgren, 2010). Some retirees may also engage in associative learning situations by observing, communicating with or reacting to other retirees' experience (Krumboltz et al., 1976), as suggested in the background rankings of consensus statement 42* (1, 0, 0, 1). Overall, undertaking learning activities is proposed as an important management skill, and implies that they manage to improve their situation, skills or knowledge when desired or needed (MCEECDYA, 2010a, p. 17).

5.3.1 Learning from the past. As the participants in this study are all adults above the age of 56, one can make the case that the only fully unified experience between them is how they all have successful or unsuccessful career management or transition adaptation "under their belts" (Anderson et al., 2011). Such individual repertories of learning experiences create past narratives which, intentionally or unintentionally, shape the current experience and determine how one approaches the transition in a constructive or destructive way (Anderson et al., 2011; Krumboltz, 2009; McMahon, 2011). In this sense, narrative learning stimulates insight into what strengths and resources are available and is applied to present or future transition processes (Biesta et al., 2011; Chen, 2011b). Thus, the discussion demonstrates how the participants apply past transition skills to self-manage the adaptation to retirement.

5.4 Negotiating transitional change

5.4.1 Identity linked with worker-role. Harper and Shoffner (2004) argue that those who relate their self-identity closely to their work-role may face challenges when having to negotiate a new sense of identity in retirement (Harper & Shoffner, 2004). In this study, it is only F3 that clearly express that the transition to retirement has led to the loss of an important life role (14: -5, -3, 3, -4) resulting in a part of themselves being lost, and thus a need to define themselves anew emerges (12: -5, -2, 3, 1). Although F3 suggest letting go of the worker role to be difficult, it does not automatically mean that negotiating a new identity is challenging. Combined with their expressed sense of agency, one could instead imagine that developing a new sense of identity is a manageable task for F3 to achieve. As such, the ambivalent experience of F3 supports the notion that people may simultaneously grieve for the part of their identity which has been left behind, whilst at the same being optimistic in search of something new (Schlossberg, 2009).

Work can still be deemed an important life-role, even though it does not prompt the need to negotiate with a complete new identity. Statement 1 (-4, 3, 2, 1) depicts that the work role has played a central role in the life of F2, though the challenge relates rather to negotiating with a new lifestyle. Here a sense of loss is connected that of no longer participating in prior work routines and no longer having daily interactions with colleagues. In contrast, the strong negative loading of F1 on statement 1, suggests that the work-role is no longer considered an important life role. Due to the wording of this statement, one cannot state that it never has been important, only that they have other roles (past or new) in their life which they now place higher identity value on, so their identity remains intact when adapting to retirement (43/4: 14/-3). F4 loads in the background (1) of statements 1 and 12, suggesting both a yes and no perspective; yes, work was an important role of the past, yet no, it is no longer considered an essential part of their identity or an important life-role. As the highest loading participant on F4, Camilla insinuates that the low ranking is caused by the notion of negotiating a new identity is viewed as a positive challenge in that it opens for further self-growth. This supports the LCRE notion of retirement being an opportunity for self-exploration and self-enhancement (Chen, 2011b). As such, F4 has similarities with F1 and F2 in that retirement is an opportunity for role-gain, meaning F4 can define themselves anew by pursuing either past roles or taking on new ones (Goodman & Anderson, 2012; Sugarman, 2001). However, it could also mean focusing on maintaining their identity by spending time on other roles (e.g. caregiver, parent, friend).

Overall, all the factor arrays imply an understanding that one's various life and work roles impact our preferred future or lifestyle and how role-identity plays an important part when achieving one's personal goals (MCEECDYA, 2010a, pp. 18-19). Subsequently, they describe a sense of self-awareness, another important CMS (Haug, 2014), by acknowledging the need to either re-build their self-concept (F3 and F4) or work at maintaining their preceding sense of self (F1 and F2). By doing so, they all seem to link their future identity to past ideas of self (Savickas, 2012) which is intrinsic to narrative learning. In this sense, one could imagine the factors apply the narrative skill of constructing, deconstructing and reconstructing one's past narratives to gain a deeper understanding of themselves, in turn aiding the process of either maintaining or re-constructing present and future identities (McMahon, 2011; Savickas, 2012).

5.4.2 Is bridge-employment the answer? It has become more common for people to continue participating in the labour market in some shape or form *after* they have retired (Sargent et al., 2013), also referred to as bridge-employment (Kim & Feldman, 2000).

According to the findings of Wang, Adam, Beehr, and Shultz (2009), 50 percent of their participants engaged in some type of bridge-employment. Similar findings resonate within this study, where a total of 6 participants notified that they participate in bridge-employees whereas the remaining 7 have fully withdrawn from the workforce. Typically, bridge-employment can also include temporary work, consulting, projects, board positions and volunteer work (Atchley, 1989), so it is likely that the participants reside within these alternatives. A shared factor by those who engage in bridge-employment in this study is that all only work part time. Although Pleau and Shaumann (2013) describe the odds being in favour of younger retirees engaging in bridge-employment, such a correlation between age group and work after retirement was not found in this study. Intriguingly, however, is how bridge-employees are spread across all of the four factor arrays (F1:3, F2:1, F3:1, F4:1), resulting in different possible explanations as to why they do so. In line with the arguments made by Atchley (1989), some may choose to engage in bridge-employment as their self-worth is tied to their professional work-life, as is the case for F3. However, in addition, work also presents F3 with an opportunity to contribute and be of use to others (37/4). For the participant on F2, working part-time is likely due to the want of maintaining a portion of the valued lifestyle and daily routines that work brought, as well as sustaining levels of satisfying social contact (Atchley, 1989). As for F1 and F2 it is hard to pinpoint any specific reasons to engage in bridge-employment. It could be based on the reasons already mentioned or a want to participate in volunteer work, hobbies or leisure activities that take shape as work-related tasks. It could also be due to financial reasons (Atchley, 1989). When considering the influence of context, another potential reason for engaging in bridge-employment is the social value placed on the worker-role. Work is often perceived as an important sociocultural role which contributes to society (Merriam et al., 2007; Zunker, 2011), a notion especially relevant in countries with such a comprehensive welfare state as Norway. F3 and F4 express in the background of statement 38 (-3, -4, 2, 1) an experience of having, if only at times, feelings of having lost value as a worker and citizen when retiring. This demonstrates the social image of retirement as a process in which one loses an important life role; that of a worker (Solem, 2001; Taylor & Doverspike, 2003). Perhaps continuing to work as retirees is their solution to not losing value as a member of society.

5.4.2.1 Financial considerations. The majority of the participants that engage in bridge-employment in this study, state that they receive some form of financial reward. Partaking in paid work could be due to financial pressures in which additional financial gains are needed in order to afford the retirement lifestyle they want or to maintain their prior retirement standard of living (Chen, 2011a; Hansson et al., 1997). However, statement 29 (0, -

2, 0, -5) indicates that this is most likeley not the case. This might suggest that the pension schemes received have adequate financial coverage, and thus present more of a reward than risk and permits them to fully withdraw from the paid workforce (Smeaton et al., 2017). This interpretation is supported by statement 41 (0, -1, -3, 0) through which the factor views express minimum concern regarding lessened financial circumstances. Additionally, the findings show that one participant works solely as a volunteer whereas another combines both volunteer and paid work. Interestingly, here is how those who state working voluntarily simultaneously state having pension schemes which do not allow for additional financial gain, at least over a certain amount. Similar boundaries are also expressed by participants who do not engage in bridge-employment. This begs the question; are pension schemes setting limitations on what opportunities are available for retirees? It certainly seems to limit one's ability to continue working within a paid capacity and could explain why some only work on a voluntary basis. Yet, this might also be coincidental. Whatever the reason for or against pursuing bridge-employment, all the factor arrays appear to apply CMS in that they are able to determine what kind of work, family or leisure activities they want to participate in, and thus know what will contribute to a balanced life for themselves (MCEECDYA, 2010a, p. 19).

5.4.3 Health decline. Health considerations are, as earlier mentioned, the only influencing factor expressed by one participant across all four factor arrays. Criticism can be directed towards the background information as it is open for many different interpretations of what health considerations means. This can hinder the ability to pinpoint to what degree it effects the decision to retire, its focus on in retirement life or if it sets limitations to what opportunities are available in retirement. Nevertheless, all four factor arrays portray what can be interpreted as an understanding of the biological changes that come with age (MCEECDYA, 2010a; Merriam et al., 2007). This is reflected in F2, F3 and F4 in that health decline (e.g. illness, stress, lack of energy) put constraints on their ability to continue working fulltime or at the same pace as before (Kim & Feldman, 2000). In addition, focus on a health perspective is reflected in F4 and F1 where taking care of and maintain their health is necessary in order to be able to conduct the activities they wish to, as depicted in statement 8 (3, 1, -1, 4). This in turn reflects how one's physical resources, such as energy levels, affects one's ability to partake in activities, and ultimately how one adapts (Anderson et al., 2011).

5.4.4 Preparation. The background information shows a variation in the amount of time the participants had from deciding to retire until they crossed the retirement threshold. Those who load on F1 and F2 state having a longer preparation period (between three months to over two years) in comparison to F3 (three to six months) and F4 (three to nine months). Some research suggests that retirement planning or preparation would make the adaptation process easier and thus increases the likelihood of experiencing a smooth transition to retirement (Noone, O´Loughlin, & Kendig, 2013; Taylor & Doverspike, 2003). Considering the preparation time with the interpreted factor views, this might be the case for F1, F2, and partly F4. This preparation time might also have contributed to what appears to be a readiness for retirement. Alternately, the shorter preparation time for F3 could explain its expressed unreadiness to retire (35: -2, -2, 4, -5). In addition, F3, and one participant on F4, state they gradually stepped down from their job and into retirement, whereas all participants on F1 and F2 fully withdrew, at least to begin with. This could suggest a correlation between preparation time and whether or not one initially fully withdraws from one's job straight away. However, it could also be due to the value placed on the work role, or simply a coincidence.

5.5 An evolving experience: reviewing the two assessment points.

This study has succeeded in capturing some nuances in the experience of retirement transition found in connection with the two assessment points; before officially retiring (R1) and as a retiree (R2). Although the difference in loading strengths (Appendix 1) has not resulted in loadings on different factor arrays from R1 to R2, the factor arrays do show nuances, although slight, in how strongly they agree with that particular view; either by increasing or decreasing their agreement. Overall, the slight differences in loading strength permit us to catch a glimpse of how retirement is a transitional process which can evolve and unfold over time (Anderson et al., 2011), rather than being "(…) an event or a state a person experiences at one point in time" (Beehr & Adams, 2003, p. 2). Remaining within the same factor array on both R1 and R2 could indicate congruency between past and present experiences, suggesting that participants were able to envision how retirement life would be, thus retirement meets their expectations. However, such slight loading differences could also be the result of the participants current experience clouding their past experience, particularly if they have forgotten to take into consideration the difference in the conditions of instructions whilst conducting the Q-sort. Conversely, the seemingly optimistic outlook expressed by all the factor arrays could also be the cause of the participants in this study retaining their original factor view. It is possible this study has unintentionally recruited only participants who are able to self-manage the adaptation to retirement and have an overall positive experience, perhaps because such a type of participants is easier to find and are more open to participating. Consequently, loading on different factor arrays between R1 and R2 may have arisen if I had strategically grouped the P-sample to include participants that express the transition to retirement to be more challenging.

5.6 Implications

5.6.1 Conforming to the conventional idea of retirement. Although retirement researcher acknowledges that what constitutes retirement has evolved into a more multifaceted and complex concept (Beehr & Adams, 2003), the 21st century western society still has a tendency to habitually take on a more conventional idea of retirement. Retirement, constituting disengagement from the workforce and time for leisure and rest, appears still to be the norm (Super & Savickas, 1996). This idea can also be traced to the collected concourse of this study, explaining why the idea of retirement being synonymous to withdrawing from the workforce has manifested itself in the Q-set (e.g. statements 1, 14, 29, 45, 47). In addition, as is often reflected in media-coverage, the increased number of retirees are often described as a burden to society, reflected in such a phrase as *pensioner wave* (translated from the Norwegian term *eldrebølgen*), due to the constraints the increased number of retirees have on financial and healthcare systems (Chen, 2011a; Hardy M., 2011).

Similarly to associative learning (Krumboltz et al., 1976), how a retiree sees oneself will be congruent or incongruent with the societal image (Sterns & Jerome, 2003). Consequently, the societal image of retirement will influence how retirement is perceived by retirees themselves, and to what degree it is deemed to be a successful adaptation. Considering this in light of the factor arrays, F1, F2 and F4 seem to be more congruent with the conventional idea of retirement, possibly explaining why these factor views might effortlessly be placed into a successful adaptation-category. In contrast, the experience of F3 does not conform to the conventional idea of retirement, as they would rather continue working. Intriguingly, this incongruence might be why F3 has, or is interpreted to have, an ambivalent experience to begin with. Perhaps if bridge-employment was conceived as a norm, they would have a more congruent experience, and perhaps be even more optimistic regarding future retirement life. Nevertheless, the ambivalence depicted by F3 could easily be interpreted as unsuccessful adaptation. However, such a view would be prejudice. As the discussion has demonstrated, F3 also displays career competence when managing the adaption to retirement, only does so by going outside the box of what is perceived as conventional, by engaging in bridge-employment. So, even though the impact of the transition requires different coping resources to manage the adaptation process (Anderson et al., 2011), it does not mean that F3 adapts less successfully than the other factor views. As transitions are a uniquely personal experience (Chen, 2011b), only the individuals themselves can measure to what degree they deem their adaptation to be a successes. As consensus statement 26 (-3, -4, -3, -2) depicts, all factors disagree with being envious of others who cope with the transition easily, instead signalising it not to be a large challenge. So, if we were to label the adaption process, all factor arrays can be interpreted to successfully self-manage their adaptation process, as they emanate an understanding of reaching the point where they let go of what no longer is adequate to the life stage they were in and move on to the next chapter of their story (MCEECDYA, 2010b). However, what retirement life entails can only be decided by the individual themselves, so successful adaptation or management can mean pursuing something new or preserving and reinforcing existing circumstances (Biesta et al., 2011). Consequently, in order to give way to the various retirement pathways, one should be careful not to conform to a ridged and constricted concept of retirement (Chen, 2011b). Accordingly, the times call for a change, in which the social idea or concept of retirement is requested to correspond to the now complex reality of retirement.

5.6.2 Reinventing retirement. Sargent et al. (2013) argue for the need to reinvent retirement, which could involve either new arrangements of institutional systems supporting retirement (e.g. pension schemes) or that of changing the meanings associated with retirement. Perhaps a breakdown of the now distinct and seemingly universal life stage of retirement is needed to generate a more profound and befitting meaning? However, such changes could threaten the viability of retirement as a distinctive life-stage experience (Sargent et al., 2013). A possible solution could instead be to alter the meaning of retirement by being more open to the many variations in how retirees spend their time in retirement, be it partaking in leisure activities (Super & Savickas, 1996) or bridge-employment (Sargent et al., 2013). This would in turn minimize the differences between life before and after retirement, whereby retirees now have the potential to continue with life as before as well as to take on new life-roles and activities (Solem, 2001). The LCRE is an example of a framework which departs from the traditional comprehension of retirement and presents a reinvented concept by suggesting that this life-stage is a mode of *re-engagement*, rather than disengagement, through which individuals can choose how to construct their life with greater personal preference and liberty (Chen, 2011a). Thus, retirement can emerge as a window of opportunity (Chen, 2011a, 2011b; Smeaton et al., 2017; Solem, 2001).

5.6.3 Career counselling for retirees. When asked in the background information what type of counselling they received, the participants listed topics such as financial, health or juridical reasons. Only one received counselling regarding their life-situation whereas several others did not receive any counselling at all. When asked if they wished there were counselling service that could help them to cope with and adapt to the transition to retirement, the consensus statement 11 (-1, -1, -2, 0) shows the statement to be placed in the background of all the factor arrays, implying it is not considered an important part of their transition process. Subsequently, a question arises as to why they do not view this as important? A possible reason could be that they, as specified throughout the discussion, have an optimistic view and have developed a skillset over their life-span that aids the process of being able to self-manage the adaptation to retirement, without the need for counselling support. Plausibly, retirement career counselling might be more attractive to those who experience challenges with retirement transitions. However, in spite of the potential challenges the ambivalent experience of F3 presents, they also do not express a need for counselling support. Subsequently, experiencing challenges might not automatically suggest a need for counselling. In the same way, those who are optimistic and self-managing should not automatically be excluded from the possibilities of receiving counselling.

Another plausible reason could be that the participants are a generation who grew up without the counselling services which exist today, and thus perhaps are unaware of the opportunities career counselling can offer them. Additionally, although retirement has been presented as a part of a career-developmental perspective which spreads across the entire lifespan, retirement counselling is often overlooked as a career counselling objective (Zunker, 2011, p. 301). Subsequently, as retirement career counselling services do not typically exist in Norway, the participants might not even consider career counselling to be an option at all. If this is the case, it is problematic as it deprives a large group of the population of counselling support. Chen (2011a) argues that retirees should naturally be an objective of career counselling and highlights the importance of applying a situational and individual-orientated approach. This to reflect the various unique developmental issues and associated coping mechanisms that individuals deal with when adapting to retirement transitions. In addition, now that bridge-employment has become more common, Harper and Shoffner (2004) argue that career counsellors must be ready to assist retirees who wish to continue to participate in the workforce.

Although the aim is to have equal opportunities for career counselling for all citizens in Norway (Haug et al., 2019), this is not yet the case. So, in consideration of the fact that the Norwegian government argues in NOU 7 (2016) that career counselling should take on a holistic and lifelong approach and generate services that take into consideration work and life roles of all ages, I argue, that incorporating retirement career counselling could be pivotal to the success of filling in the current gaps in the counselling-services. Establishing such career counselling services for retirees might be especially appropriate since average life-expectancy rates are on the rise (Folkehelseinstituttet, 2017) and a retiree can now expect to spend about 25 percent (20-30 years) of adult life in retirement (Price C.A., 2000).

Chapter 6. Closing Remarks

This master thesis has explored the experience of retirement transitions and how retirees manage to adapt. It has applied a Q-methodological approach resulting in four different factor arrays depicting somewhat different experiences of retirement, highlighting some of the many variations found in such a multifaceted and complex life-stage (Chen, 2011a; Hansson et al., 1997). The two-assessment points added illustrate that the experience can evolve from before and after crossing the retirement threshold. Half of the participants in this study engage in bridge-employment, a notion which is incongruent with the conventional idea of retirement. Hence, the implications of the discussion call for a reinvention of the concept of retirement and its social image. In addition, it considers that career counselling opportunities for retirees be established in order to fill in the current gap in career counselling services in Norway, to ensure counselling opportunities are accessible to citizens of all ages (NOU 7, 2016).

Overall, the discussion demonstrates that all of the four factor views have an ability to self-manage the adaptation process when in retirement transitions, which is presumed facilitated by the individual repertoires of career competence skills procured from managing past transitional experiences. Additionally, all factor views have an optimistic outlook and a sense of agency, allowing them to explore, define and develop opportunities that are supportive of their preferred futures (MCEECDYA, 2010a, p. 19), be it pursuing something new or reinforcing existing circumstances. In other words, and by continuing the sailing metaphor applied to the titles of each factor view, it appears that all four factor arrays have past sailing experience and sailing skills in their repertoire which they apply to navigate the current retirement voyage. So, although the voyage is affected by the weather (i.e. contextual factors), they themselves are the masters of the ship and can steer it towards their preferred port.

The following sections of the closing remarks reflect upon some limitations of this study as well as suggestions for further research.

6.1 Limitations of the study

6.1.1 Q-set and background information. Although the Q-set was initially rendered balanced after the pilot-sort, I received feedback regarding an experience of there to be lacking positive statements (Section 3.3.3). I also found statement 25 "*For me, this is a good time to retire. I still have enough energy to do something new with my life. For example, move, or get to know new people"* (2, 1, 1, 3) difficult to interpret the meaning or placement of, as the first section refers to the timing variable whereas the second considers the health variable. Such a double-barrelled statement might explain why it overall received a lower ranking. Consequently, this statement should have been split into two separate entities, and to do so I could have increased the number of statements. In addition to more alternatives regarding health considerations, more options on bridge-employment (e.g. connection to prior jobs, new employers or fields of interests, work percentages) ought to have been added to the background information. Also, I acknowledge that in the background question *"In what way did you go from active in the workforce to retired"* depicts the conventional idea or retirement, which could be a problem source as it could steer participants into considering retirement to be is synonymous with workforce withdrawal. However, this view was already present in the collected concourse, and thus would have made its way into the Q-set regardless.

6.1.2 P-sample. Another limitation of this study is how the P-sample has an unequal distribution with regard to gender, comprising of more women (10) than men (3). Anderson et al. (2011) argues the importance of considering gender differences, as social and cultural gender norms can impact the experience of transitions differently. This thesis study has not found any parallels between gender and difference in experience, however, this might be due to the factor arrays consisting mainly of female loadings. Had it been more balanced, it may have opened for other discoveries and thus a discussion on gender differences. Another approach could have been to have had a P-sample consisting purely of females. It would have been interesting to explore the female experience further, as retirement has developed from traditionally being a male phenomenon which women only got to experience through their husbands retirement, to being a first-hand and normative experience (Price C.A., 2000; Price C.A. & Nesteruk O., 2010). Another limitation to consider is that the age spectrum of the P-sample is relatively young, ranging from 56 to 75 years. As people biological and physiological decline as they age (Merriam et al., 2007; Solem, 2001), and limitations may emerge as to what activities or lifestyle one can partake in as they age (Chen, 2011b), the P-sample might hinder the possibility of capturing variances in age effect as it does not include older-aged pensioners. Also lacking, is how retirees support systems (e.g. partners, family) affect the transition experience, as there were no findings to support such a discussion.

6.1.3 A critical stance towards theory. This thesis has a shortage of critical assessments regarding the theories applied, as the main focus has been to use theories in order to explore, understand and explain my findings. Although not addressed explicitly, I have been critical in my selection of theories when constructing both the research design and discussion. Particularly I have taken into consideration the advice of Chen (2011b), avoiding general assumptions about retirees experiences or adaptabilities. Therefore, I decided against relying on oversimplified general retirement stages/phases, such as those presented in Reitzes and Mutran (2004), or any theories which attempt to set a prognosis to indicate typical pathways for retirees, as this can never truly be predicted (Bussolari & Goodell, 2009). Instead, I chose broader theoretical perspectives such as CMS. Although such frameworks are argued to be relevant in retirement situations for helping workers to continue participating in the workforce (MCEECDYA, 2010b), I apply the highlighted CMS skills to the broader adaptation process due to its holistic view. However, I also acknowledging that such a broad approach presents potential challenges, in that they can be depicted as idealistic and too general.

6.2 Suggestions for further research

Based on the findings of this master thesis, I would be intrigued to further study how the societal image of retirement effects the experience or expectations of retirement, the effects of gender, as well as how and what career counselling strategies could aid retirees in the transition process. On a more general basis, I agree that it would be interesting to further research the timing norms regarding retirement age expectations and how retirees perceive themselves (or are perceived by others) as old (Sterns & Jerome, 2003). In addition, researching types of bridge-employment in retirement and its impact on the labour market (Kim & Feldman, 2000), as well as counselling bridge-employees, could be relevant for further exploration. Particularly interesting would be a study in which one strategically choses a participant group that are facing challenges with retirement transitions and then to pilot a career-counselling service (e.g. individual or group retirement counselling sessions), thereafter exploring how the participants experience such counselling services and whether they consider it helpful when managing the adaptation process in retirement transitions.

Reference List

Allgood, E. (1999). Catching transitive thought through Q methodology: implications for counselling education. *Scandinavian Journal of Educational Research, 43*(2), 209-225. doi:10.1080/0031383990430206

Allgood, E., & Kvalsund, R. (2010). Q-metodologi, rådgivningsfeltet, delt subjektivitet og personer i relasjoner. In A. A. Thorsen & E. Allgood (Eds.), *Q-metodologi: en velegnet måte å urforske subjektivitet* (pp. 39-46). Trondheim Tapir Akademiske Forlag

Alvesson, M., & Sköldberg, K. (2009). *Reflexive Methodology* (2nd ed.). London: Sage Publications

Anderson, M., Goodman, J., & Schlossberg, N. (2011). *Counseling adults in transition: linking Schlossberg's theory With practice in a diverse world* (4th ed. ed.). New York: Springer Publishing Company.

Atchley, R. (1982). Retirement: leaving the world of work. *The Annals of the American Academy of Political and Social Science, 464*, 120-131.

Atchley, R. (1989). A continuity theory of aging. *Gerontologist, 29*, 183-190. doi:10.1093/geront/29.2.183

Aubert, A.-M. (2010). Kroppen som fenomen i veiledning. In B. Karlsson & F. Oterholt (Eds.), *Fenomener i faglig veiledning*. Oslo: Universitetsforlaget.

Bandura, A. (1982). Self-efficacy mechanism in human agency. *American Psychologist, 37*(2), 122-147. doi:10.1037/0003-066X.37.2.122

Barnes-Farell, J. L. (2003). Beyond health and wealth: attitudinal and other influences on retirement decision-making In G. A. B. Adams, Terry A. (Ed.), *Retirement: reasons, processes, and results* (pp. 159-188): Springer Publishing Company

Beehr, T. A., & Adams, G. A. (2003). Introduction and overview of current research and thinking on retirement In G. A. Adams & T. A. Beehr (Eds.), *Retirement: reasons, processes, and results* (pp. 1-6): Springer Publishing Company.

Biesta, G. J. J., Field, J., Hodkinson, P., Macleod, F. J., & Goodson, I. F. (2011). *Improving learning through the lifecourse* New York: Routledge

Bridges, W. (2004). *Transitions: Making sense of life's changes* (2nd ed.). Boston: Da Capo Press.

Brown, J. R. (1996). *The I in science: training to utilize subjectivity in research*. Oslo: Scandinavian University Press.

Brown, S. R. (1980). *Political subjectivity: Applications of Q methodology in political science* New Haven Yale University Press.

Brown, S. R. (1993). A Primer on Q Methodology. *Operant Subjectivity, 16*(3/4), 91-138. doi:10.15133/j.os.1993.002

Bussolari, C. J., & Goodell, J. A. (2009). Chaos theory as a model for life transitions counseling: nonlinear dynamics and life's changes. *Journal of Counseling & Development, 87*(1), 98-107. doi:10.1002/j.1556-6678.2009.tb00555.x

Chen, C. P. (2011a). Life-career re-engagement: A new conceptual framework for counselling people in retirement transition--Part 1. *Australian Journal of Career Development, 20*(2), 25-31. doi:10.1177/103841621102000204

Chen, C. P. (2011b). Life-career re-engagement: considerations and implications for counselling people in retirement transition--Part 2. *Australian Journal of Career Development, 20*(2), 32-41. doi:10.1177/103841621102000205

Clarkson, P., & Cavicchia, S. (2014). *Gestalt counselling in action* (4th ed. updated by Simon Cavicchia. ed.). London: Sage.

Cochran, L. (1990). *The sense of vocation: a study of career and life development*. Albany, N.Y.: State University of New York Press.
Dweck, C. S. (2006). *Mindset*. New York: Random House Inc.
Eigel, K. M., & Kuhnert, K. W. (2016). *The map: your path to effectiveness in leadership, life, and legacy* Texas: Baxter Press.
Festinger, L. (1957). *A theory of cognitive dissonance* (2 ed.). Stanford: Stanford University Press.
Fitch, T., Canada, R., & Marshall, J. (2001). The exposure of counseling practicum students to humanistic counseling theories: A survey of CACREP programs. *Journal of Humanistic Counseling, 40*(2), 232-242. doi:Doi: 10.1002/j.2164-490X.2001.tb00121.x
Folkehelseinstituttet. (2017). Forventet levealder i Norge. Retrieved from https://www.fhi.no/nettpub/hin/befolkning/levealder/#vi-lever-lenger
Frankl, V. (2004). *Man`s search for meaning*. Great Britain: Ebury Publishing.
Gallagher, K., & Porock, D. (2010). The use of interviews in Q methodology: card content analysis. *Nursing Research, 59*(4), 295-300. doi:10.1097/NNR.0b013e3181e4ffff
Goodman, J., & Anderson, M. (2012). Applying Schlossberg´s 4-s transition model to retirement. *Career Planning and Adult Development Journal, 28*(2), 10-20.
Guillemin, M., & Gillam, L. (2005). Ethics, reflexivity, and "ethically important moments" in research. *Qualitative Inquiry, 10*(2), 261-280. doi:10.1177/1077800403262360
Halse, B. (2018). *Utvikling i alderspensjon per 31. desember 2017*. Retrieved from https://www.nav.no/no/NAV+og+samfunn/Statistikk/Pensjon+-+statistikk/Alderspensjon
Hansson, R. O., Dekoekkoek, P. D., Neece, W. M., & Patterson, D. W. (1997). Successful aging at work: annual review, 1992–1996: The older worker and transitions to retirement. *Journal of Vocational Behavior, 51*(2), 202-233. doi:10.1006/jvbe.1997.1605
Hardy M. (2011). Rethinking retirement. In Settersten R.A. Jr & Angel J.L. (Eds.), *Handbook of Sociology of Aging* (pp. 213-227). New York: Springer.
Harper, M., & Shoffner, M. (2004). Counseling for continued career development after fetirement: an application of the theory of work adjustment. *The Career Development Quarterly, 52*(3), 272-284. doi:10.1002/j.2161-0045.2004.tb00648.x
Haug, E. H. (2014). *CMC - et felles perspektiv for karriereveiledning i Norge? (VOX Rapport)*. Retrieved from https://www.kompetansenorge.no/contentassets/66c4ba89d9e14c68b4fc113d24c8a905/cms---et-felles-perspektiv-for-karriereveiledning-i-norge.web.pdf
Haug, E. H., Holm-Nordhagen, A., Thomsen, R., Schulstok, T., Engh, L. W., Gravås, T. F., . . . Gaarder, I. E. (2019). Nasjonalt kvalitetsrammeverk for karriereveiledning: faglig forslag til område etikk, karrierekompetanse og kompetansestandarder. Retrieved from https://www.kompetansenorge.no/Karriereveiledning/kvalitet-i-karriereveiledning/les-kvalitetsrammeverket-og-gi-oss-dine-innspill/
Hooley, T., Watts, A.-G., Sultana, R. G., & Neary, S. (2013). The blueprint framework for career managment skills: a critical exploration. *British Journal of Cuidence & Counselling, 41*(2), 117-131. doi:10.1080/03069885.2012.713908
Højdal, L., & Poulsen, L. (2012). *Karrierevalg: teorier om valg og valgprosesser* (2nd ed.). Denmark: Schultz.
Ivey, A. E., D`Andrea, M. J., & Ivey, M. B. (2012). *Theories of counselling and psychotherapy: a multicultural perspective* (7th ed.). London: SAGE.
Jonsson, H. (2011). The first steps into the third age: the retirement process from a Swedish perspective. *Occupational Therapy International, 18*(1), 32-38. doi:10.1002/oti.311

Jonsson, H., & Andersson, L. (1999). Attitudes to work and retirement: Generalization or diversity? *Scandinavian Journal of Occupational Therapy, 6*, 29-35. doi:10.1080/110381299443825
Kahn, R. L., & Antonucci, T. C. (1980). Convoys over the life course: Attachment, roles and social support. In P. B. Baltes & O. G. Brim (Eds.), *Life-span development and behaviour* (Vol. 3, pp. 253-286). New York: Academic Press.
Kahneman, D. (2011). *Thinking, fast and slow*. New York: Farrar, Straus and Giroux.
Kim, S., & Feldman, D. (2000). Working in retirement: the antecedents of bridge employment and its consequences for quality of life in retirement. *Academy of Managment Journal, 43*(6), 1195-1210.
Kloep, M., & Hendry, L. B. (2006). Transitions to retirement: entry or exit? A Norwegian study. *Journal of Occupational and Organizational Psychology, 79*(4), 569-593. doi:10.1348/096317905X68204
Kolb, D. A. (1984). *Experiential learning: Experience as the source of learning and development*. Englewood Cliffs, NJ: Prentice Hall.
Krumboltz, J. D. (2009). The happenstance learning theory. *Journal of Career Assessment, 17*(2), 135-154. doi:10.1177/1069072708328861
Krumboltz, J. D., Mitchell, A. M., & Jones, G. B. (1976). A social learning theory of career selection. *The Counseling Psychologist, 6*(1).
Kvalsund, R. (1998). *A theory of the person: a discourse on personal reality and explication of personal knowledge through Q-methodology - with implications for counseling and education.* Department of Education, Faculty of Social Science and Technology Management, The Norwegian University of Science and Technology, Trondheim.
Kvalsund, R. (2014). *Coaching: metode, prosess, relasjon*. Oslo: Synergy Publishing
Kvalsund, R., & Allgood, E. (2010). Kommunikasjon som subjektivitet i en skoleorganisasjon. In A. A. Thorsen & E. Allgood (Eds.), *Q-metodologi: En velegnet måte å utforske subjektivitet* (pp. 47-82). Trondheim: Tapir Akademiske Forlag.
Landrø, K. (2015). Hvordan kan karriereutvikling settes på agendaen og bidra til identitetskaping og gode karrierevalg? In R. Kvalsund & C. Fikse (Eds.), *Rådgivningsvitenskap. Helhetlige rådgivningsprosesser; relasjonsdynamikk, vekst, utvikling og mangfold.* . Bergen: Fagbokforlaget.
Law, B., & Watts, A. G. (1977). The dots analysis. Retrieved from http://www.hihohiho.com/memory/cafdots.pdf
Law, B., & Watts, A. G. (1996). New DOTS: Career learning for the contemporary world. Retrieved from http://www.hihohiho.com/memory/cafnewdots.pdf
Levinson, D. J. (1986). A Conception of Adult Development. *American Psychologist, 41*(1), 3-13. doi:10.1037/0003-066X.41.1.3
Mahoney, M. (1976). *Scientist as subject: the psychological imperative*. Cambridge, Mass: Ballinger Publishing Company.
Matlin, M. W. (2003). *Cognition* (5th ed.). New York: Wiley.
MCEECDYA. (2010a). The Australian blueprint for career development: prepared by Miles Morgan Australia. Retrieved from https://docs.education.gov.au/system/files/doc/other/australian_blueprint_for_career_development.pdf
MCEECDYA. (2010b). A professional development kit: using the blueprint with adults Retrieved from https://docs.education.gov.au/system/files/doc/other/professional_development_kit_-_using_the_blueprint_with_adults_0.pdf
McKeown, B., & Thomas, D. (2013). *Q methodology* (2nd ed. Vol. 07-66). Los Angeles, Calif: Sage.

McMahon, M. (2011). Life story counselling: Producing new identities in career counselling. In K. Maree (Ed.), *shaping the story: a guide to facilitating narrative career counselling*. Rotterdam: Sense Publishers.
Merleau-Ponty, M. (2012). *Phenomenology of perception*. Abingdon England,: Routledge.
Merriam, S. B., Caffarella, R. S., & Baumgarther, L. M. (2007). *Learning in adulthood: A comprehensive guide* (3rd ed.). San Francisco: John Wiley & Sons, Inc.
NAV. (2018, 16.02.2018). Alderspensjon. Retrieved from https://www.nav.no/no/NAV+og+samfunn/Statistikk/Pensjon+-+statistikk/Alderspensjon
NESH. (2006). Forskningsetiske retningslinjer for smafunnsvitenskap, humaniora, juss og teologi. Retrieved from https://www.etikkom.no/forskningsetiske-retningslinjer/Samfunnsvitenskap-jus-og-humaniora/
Newman, I., & Ramlo, S. (2010). Using Q methodology and Q factor analysis in mixed methods research. In A. Tashakkori, & Teddlie, Charles (Ed.), Sage handbook of mixed methods in social and behavioral research (pp. 505-530). LA: SAGE publications, Inc. doi:10.4135/9781506335193.n20
Noone, J., O´Loughlin, K., & Kendig, H. (2013). Australian baby boomers retiring early: Understanding the benefits of retirement preparation for involuntary and coluntary retirees. *Journal of Aging Studies, 27*, 207-217. doi:10.1016/j.jaging.2013.02.003
NOU 7. (2016). *Norge i omstilling - karriereveiledning for individ og samfunn*. Retrieved from https://www.regjeringen.no/no/dokumenter/nou-2016-7/id2485246/sec1
Nyeng, F. (2006). *Følelser i filosofi, vitenskap og dagligliv*. Oslo: Abstrakt forlag as.
Paige, J. B., & Morin, K. H. (2016). Q-sample construction. *Western Journal of Nursing Research, 38*(1), 96-110. doi:10.1177/0193945914545177
Pearlin, L. I., & Schooler, C. (1978). The structure of coping. *Journal of health and social behavior, 19*(1), 2-21. doi:10.2307/2136319
Pettican, A., & Prior, S. (2011). 'It's a new way of life: an exploration of the occupational transition of retirement. *The British Journal of Occupational Therapy, 74*(1), 12-19. doi:10.4276/030802211X12947686093521
Pleau, R., & Shaumann, K. (2013). Trends and correlates of post-retirement employment, 1977-2009. *Human Relations, 66*(1), 117-145. doi:10.1177/0018726712447003
Price C.A. (2000). Women and retirement: Relinquishing Professional Identity. *Journal of Aging Studies, 14*(1), 81-101. doi:10.1016/S0890-4065(00)80017-1
Price C.A., & Nesteruk O. (2010). Creating retirement paths: Examples from the lives of women. *Journal of Women and aging, 22*(2), 136-149. doi:10.1080/08952841003719240
Reitzes, D. C., & Mutran, E. J. (2004). The transition to retirement: stages and factors that influence retirement adjustment. *The International Journal of Aging and Human Development, 59*(1), 63-84. doi:10.2190/NYPP-RFFP-5RFK-8EB8
Robbins, P., ., & Kruger, R. (2000). Beyond Bias? The promise and limits of Q method in Human Geography. *The Professional Geographer, 52*(4), 636-648. doi:10.1111/0033-0124.00252
Santos, H. P. O., Black, A. M., & Sandelowski, M. (2015). Timing of translation in cross-language qualitative research. *Qualitative Health Research, 25*(1), 134-144. doi:10.1177/1049732314549603
Sargent, L. D., Lee, M. D., Martin, B., & Zikic, J. (2013). Reinventing retirement: New pathways, new arrangements, new meanings. *Human Relations, 66*(1), 3-21. doi:10.1177/0018726712465658

Savickas, M. L. (2002). Career construction: a developmental theory of vocational behavior In D. Brown (Ed.), *Career Choice and Development* (4th ed., pp. 149-205). San Francisco:
Jossey-Bass.
Savickas, M. L. (2012). Life design: A paradigm for career intervention in the 21st century. *Journal of Counseling & Development, 90*, 13-19. doi:10.1111/j.1556-6676.2012.00002.x
Schlossberg, N. K. (2004). *Retire smart, retire happy: Finding your true path in life.* Washington, DC: American Psychological Association.
Schlossberg, N. K. (2009). *Revitalizing retirement: Reshaping your identity, relationships, and purpose*. Washington, DC American Psychological Association.
Schlossberg, N. K. (2011). The challange of change: the transition model and its applications. *Journal of employment counseling, 48*, 159-162.
Shank, G. (1998). The extraordinary ordinary powers of abductive reasoning. *Theory and Psychology, 8*(6), 841-860. doi:10.1177/0959354398086007
Shultz, K. S., Morton, K. R., & Weckrle, J. R. (1998). The influence of push and pull factors on voluntary and involuntary early retirees: retirement decision and adjustment. *Journal of Vocational Behavior, 53*, 45-57. doi:10.1006/jvbe.1997.1610
Silverman, D. (2014). *Interpreting qualitative data* (5th ed.). London: Sage.
Smeaton, D., Barnes, H., & Vegeris, S. (2017). Does retirement offer a “window of opportunity” for lifestyle change? views from English workers on the cusp of retirement. *Journal of Aging and Health, 29*(1), 25-44. doi:10.1177/0898264315624903
Sohlberg, P., & Sholberg, B. M. (2007). *Kunnskapens former. Vetenskapsteori och forskningsmetod*. Malmø: Liber.
Solem, P. E. (2001). Mestring av arbeid og pensjonering. In K. Raaheim & G. Fossan (Eds.), *Eldereårenes psykologi* (pp. 179-195). Bergen: Fagbokforl.
Squires, A. (2009). Methodological challenges in cross-language qualitative research: A research review. *International Journal of Nursing Studies, 46*(2), 277-287. doi:10.1016/j.ijnurstu.2008.08.006
Statistisk Sentralbyrå. (2018). Folkemengde of befolkningsendringar. Retrieved 30.04 https://www.ssb.no/befolkning/statistikker/folkemengde/kvartal
Stenner, P., Watts, S., & Worrell, M. (2008). Q Methodology. In C. Willig, & Stainton-Rogers, Wendy., (Ed.), *The SAGE Handbook of Qualitative Research in Psychology* (pp. 215-233). London: SAGE Publications.
Stephenson, W. (1953). *The study of behaviour: q-technique and its methodology*. Chicago.
Stephenson, W. (1986). Protoconcursus: the concourse theory of communication. *Operant Subjectivity, 9*(2), 37-58. doi:dx.doi.org/10.15133/j.os.1985.002
Sterns, H. L., & Jerome, K. (2003). Self-Managment of career and retirement In G. A. B. Adams, Terry A. (Ed.), *Retirement: Reasons, Processes, and Results* (pp. 188-214): Springer Publishing Company
Sugarman, L. (2001). *Life-span development: frameworks, accounts and strategies* (2nd ed.). New York: Psychology press.
Sultana, R. G. (2012). Learning Career Management Skills in Europe: A Critical Review. *Journal of Education and Work, 25*(2), 225-248. doi:10.1080/13639080.2010.547846
Super, D. E. (1980). A life-span, life-space approach to career development. *Journal of Vocational Behavior, 16*, 282-298. doi:10.1016/0001-8791(80)90056-1
Super, D. E., & Savickas, M. L. (1996). The life-span, life-space approach to careers. In D. Brown, L. Brooks, & Associates (Eds.), *Career choice and development* (2nd ed., pp. 121-178). San Francisco: Jossey-Bass.

Svensrud, A. (2015). *Karriereveiledning i et karrierelæringsperspektiv*. Oslo: Universitetsforlaget.
Szinovacz, M. E. (2003). Contexts and pathways: retirement as institution, process, and experience In G. A. B. Adams, Terry A. (Ed.), *Retirement: Reasons, Processes and Results* (pp. 5-53): Springer Publishing Company
Sæbjørnsen, S., Ellingsen, I., Good, J., & Ødegård, A. (2016). Combaning a naturalistic and theoretical Q sample approach: An empirical research illustration. *Operant Subjectivity, 38*(2), 15-32. doi:10.15133/j.os.2016.005
Taylor, M. A., & Doverspike, D. (2003). Retirement planning and preparation In G. A. B. Adams, Terry A. (Ed.), *Retirment: Reasons, Processes, and Results* (pp. 53-83): Springer Publishing Company
Teigen, V. R. (2015). Den levde kroppens plass i rådgivning. In R. Kvalsund & C. Fikse (Eds.), *Rådgivningsvitenskap, helhetlige rådgivningsprosesser; relasjonsynamikk, vekst, utvikling og mangfold*. Trondheim: Fagbokforlaget.
Thagaard, T. (2013). *Systematikk og innlevelse: en innføring i kvalitativ metode* (4th ed.). Bergen: Fagbokforlaget.
Thang, L. L., Lim, E., & Tan, S. L.-S. (2018). Lifelong learning and productive aging among the baby-boomers in Singapore. *Social Science & Medicine*. doi:10.1016/j.socscimed.2018.08.021
Thorsen, A. A., & Allgood, E. (2010). Introduksjon til Q-boken og begrepsavklaring In E. Thorsen. Arlene A. & Allgood (Ed.), *Q-metodologi: En velegnet måte å utforske subjektivitet* (pp. 15-22). Trondheim Tapir Akdademiske Forlag.
Wahlgren, B. (2010). *Voksnes læreprocesser: kompetenceudvikling i uddannelse og arbejde*. København: Akademisk Forlag.
Wang, M., Adam, G. A., Beehr, T. A., & Shultz K. S. (2009). Career issues at the end of one`s career: Bridge employment and retirement. In B. S.G. & S. E. Sullivan (Eds.), *Maintaining focus, energy, and options through the life span* (pp. 135-162). Charlotte, North Carolina: Information Age Publishing.
Wang M., & Shultz K.S. (2010). Employee retirement: A review and recommendations for future investigation. *Journal of Management, 36*(1), 172-206. doi:10.1177/0149206309347957
Watts, & Stenner. (2005). Doing Q methodology: theory, method and interpretation. *Qualitative Research in Psychology, 2*(1), 67-91. doi:10.1192/1478088705qp022oa
Watts, & Stenner. (2012). *Doing Q methodological research: theory, method & interpretation*: SAGE Publications.
Whitmore, D. (2014). *Psychosynthesis Counselling in Action* (4th ed.). London: Sage.
Williamson, R. C., Reinehart, A. D., & Black, T. O. (1992). *Early retirement: promises and pitfalls*. New York: Plenum Press.
Wolf, A. (2010). Subjektivitet i Q-metodologi. In A. A. Thorsen & E. Allgood (Eds.), *Q-metodologi: en velegnet måte å utforske subjektivitet* (pp. 23-37). Trondheim: Tapir Akademisk Forlag
Zunker, V. G. (2011). *Career Counseling: a Holistic Approach* (8th ed.). London: Thomson Brooks/Cole.

Appendix 1: Factor loadings

Q-sorts which significantly load on each factor array are marked with X and highlighted in grey, and the highest loadings are outlined in **bold**, signifying they are the most in agreement with that particular factor view.

Participant (Q-sort round)	**F1**	**F2**	**F3**	**F4**
1 Karen (R1)	0.0534	**0.9075X**	-0.0548	0.2683
2 Karen (R2)	0.3242	0.8572X	0.0629	0.2225
3 Maria (R1)	0.8018X	0.2195	0.1131	0.2719
4 Maria (R2)	**0.8697X**	0.1477	-0.0626	0.1146
5 Martha (R1)	*0.4454*	*0.5347*	*0.3807*	*0.3034*
6 Martha (R2)	0.3650	0.6784X	0.3307	0.2371
7 Emily (R1)	0.0744	0.0192	0.7653X	0.1101
8 Emily (R2)	0.1292	0.0562	**0.8086X**	0.1019
9 Martin (R1)	*0.3460*	*0.4520*	*0.3769*	*0.4884*
10 Martin (R2)	*0.4091*	*0.5549*	*0.1046*	*0.4645*
11 Sara (R1)	0.7165X	0.0534	0.0670	0.4715
12 Sara (R2)	0.6333X	- 0.0165	-0.1752	0.4225
13 Miriam (R1)	*0.4161*	*0.4019*	*0.1965*	*0.5960*
14 Miriam (R2)	*0.4270*	*0.4670*	*0.1635*	*0.6363*
15 Nina (R1)	0.6400X	0.1806	0.2315	0.4765
16 Nina (R2)	0.7109X	0.3119	0.2459	0.2402
17 Daniel (R1)	0.7978X	0.3380	0.1574	0.2588
18 Daniel (R2)	0.7690X	0.3552	0.2347	0.1817
19 Anne (R1)	0.7382X	0.2976	0.2974	0.2360
20 Anne (R2)	0.7548X	0.2883	0.3052	0.2256
21 John (R1)	0.6445X	0.3746	0.0552	0.3586
22 John (R2)	0.6190X	0.4967	0.1183	0.1619
23 Camilla (R1)	0.2438	0.2370	0.2562	0.7803X
24 Camilla (R2)	0.2175	0.2890	0.2123	**0.8214X**
25 Kristine (R1)	*0.4041*	*0.5229*	*-0.1870*	*0.3906*
26 Kristine (R2)	0.3769	0.3292	-0.0692	0.6985X
Expl. Variance	**30%**	**18%**	**9%**	**18%**

Appendix 2: Visual configurations of factor arrays

Grey field: distinguishing statements at p<.05

Asterisk (*): distinguishing statements at p<.01

Factor view 1: Smooth sailing

Disagree/not like me Agree/like me

-5	-4	-3	-2	-1	0	1	2	3	4	5
12*	1*	5	6	11	2	13	15	7	20	18
19	32	14	10*	27*	3	16	21	8	36	22
	40	26	24	39	4	17	25	9	43	
		38	34	44	29	23	28	46		
			35	47	30	45	31			
				48	33	42				
					37					
					48					

Factor view 2: Leaving past shores behind in search of calm seas

Disagree/not like me Agree/like me

-5	-4	-3	-2	-1	0	1	2	3	4	5
3*	26	5	6	11	4	8	10	1	7	21
24*	38	14	12*	16	2	17	13	9	23	45*
	43*	31	29	19	15	25	20	18	33	
		32	35	40	30	27*	36	22		
			37	41	34	28	46			
				48	39	47				
					42					
					44					

Factor 3: Amid calm and stormy waters

Disagree/not like me Agree/like me

-5	-4	-3	-2	-1	0	1	2	3	4	5
19	2	26	5	8	3	4	1	12	31	7
32	27	30	6	17	10	9	38	14*	35*	20
	47	40	11	34	13	23	43	16	37*	
		41	15	36*	18	24	44	21		
			48	39	22*	25	45			
				46*	28	33				
					29					
					42					

Factor 4: Setting sail to keep the boat afloat

Disagree/not like me Agree/like me

-5	-4	-3	-2	-1	0	1	2	3	4	5
29*	14	5	4	3	2	1	15	20	8*	21
35*	27	19	17	16	6	12	18	25	9	22
	40	32	26	23	10	13	36	33	28	
		47	39	30	11	38	45	7		
			44	31	24	42	46			
				37	34	43				
					41					
					48					

Appendix 3: Crib sheet

No.	Statement	F1	F2	F3	F4
1	Jeg har levd og åndet for jobben i så mange år at den har blitt en stor del av min identitet og livsstil. Det er vanskelig å gi slipp på den.	-4	3	2	1
2	Jeg tar ting stegvis i en omstillingsprosess som dette. Det tar tid å venne seg til den nye rollen som pensjonist.	0	0	-4	0
3	Når jeg forestiller meg pensjonister tenker jeg på gullklokke og senile mennesker. Jeg føler meg for ung til å være en del av dem.	0	-5	0	-1
4	Jeg vet ikke hva jeg føler og tenker om denne overgangssituasjonen.	0	0	1	-2
5	Jeg vet ikke hva jeg skal bruke tiden min på som pensjonist. Dagene virker som et stort tomrom jeg må fylle med aktiviteter.	-3	-3	-2	-3
6	Jeg blir irritert over bilde som fremstiller pensjonstiden som problemfri og idyllisk. Det skaper en forventning som er vanskelige å leve opp til.	-2	-2	-2	0
7	Det er befriende å endelig få tid til å tenke på meg selv, uten å måtte forholde meg til andres forventninger.	3	4	5	3
8	Jeg har fokus på å vedlikeholde helsen min slik at jeg har overskudd nok til å ta i et tak og gjøre de aktivitetene jeg ønsker.	3	1	-1	4
9	Jeg gleder meg til hver dag som pensjonist og ser lyst på fremtiden min.	3	3	1	4
10	Jeg har en viktig rolle på min arbeidsplass. Det er vanskelig å se for seg at noen kan ta min plass.	-2	2	0	0
11	Jeg skulle ønske det fantes en veiledningstjeneste jeg kunne gått til for å få hjelp til å håndtere overgangen til pensjons eller finne en ny jobb etter pensjon.	-1	-1	-2	0
12	Som pensjonist går jeg fra å vite hvem jeg er til å måtte definere meg selv på nytt.	-5	-2	3	1
13	Jeg prøver å ikke planlegge dagene for mye. Jeg ønsker å ikke ha for mange aktiviteter per dag slik at jeg kan gjennomføre det jeg ønsker i mitt eget tempo.	1	2	0	1
14	En viktig livsrolle for meg går tapt når jeg ikke lenger er i arbeid. Det er som om en del av meg blir amputert bort.	-3	-3	3	-4
15	Det er verdifullt å være en del av en tur eller treningsgruppe som møtes regelmessig. Det gir motivasjon til å holde kroppen aktiv samtidig som det er sosialt.	2	0	-2	2
16	Dagene kan fort bli travle og fulle av planer og gjøremål. Da er det viktig at jeg setter av tid til meg selv for å slappe av.	1	-1	3	-1
17	Planen er å være fysisk aktiv og trene oftere som pensjonist, men i realiteten er ikke dette så lett å få til.	1	1	-1	-2
18	Jeg har tiltro til at jeg klarer å skape et meningsfylt liv som pensjonist.	5	3	0	2

19	Jeg er for gammel til å lære noe nytt og mangler motivasjon til å innstille meg på en helt ny livsstil.	-5	-1	-5	-3
20	Man er aldri for gammel til å prøve noe nytt. Dessuten er det viktig for å holde hjernen ved like.	4	2	5	3
21	Jeg setter pris på og er glad for å ha mer tid til barnebarn eller andre viktige personer i livet mitt.	2	5	3	5
22	Jeg ser på pensjonistlivet som en gave. Jeg kan gjøre ting fordi jeg har lyst til det, ikke fordi jeg må.	5	3	0	5
23	Jeg er god venn med mine kollegaer. Det er trist at jeg ikke lenger kommer til å se dem i hverdagen.	1	4	1	-1
24	Når andre spør meg hvordan jeg har det med overgangen til pensjonistlivet, svarer jeg ofte at det går bra, fordi jeg skammer meg over at det ikke går like bra som det burde.	-2	-5	1	0
25	For meg er dette et godt tidspunkt å bli pensjonist. Jeg har fortsatt nok energi til å gjøre noe nytt med livet mitt. For eksempel flytte eller bli kjent med nye mennesker.	2	1	1	3
26	Jeg er misunnelig på dem som håndterer overganger enkelt. For meg er det krevende.	-3	-4	-4	-2
27	Pensjonstilværelsen kan inneholde mye alenetid og kan derfor fort oppleves som ensom.	-1	1	-4	-4
28	Å gjøre minst en fysisk aktivitet hver dag er essensielt. Jeg holder meg i aktivitet gjennom for eksempel trening eller husarbeid.	2	1	0	4
29	Å påta meg betalt arbeid er nødvendig for at jeg skal ha råd til å leve det pensjonslivet jeg ønsker.	0	-2	0	-5
30	Jeg planlegger som oftest dagene mine og trives best med en forutsigbar hverdag.	0	0	-3	-1
31	Når jeg ser meg selv i speilet kjenner jeg meg nesten ikke igjen. På innsiden føler jeg meg yngre enn det jeg ser ut som.	2	-3	4	-1
32	Det er vanskelig å finne tilhørighet og noe meningsfylt å fylle dagene med som pensjonist.	-4	-3	-5	-3
33	Jeg får energi av å være til hjelp for andre. Derfor stiller jeg ofte opp for familie, venner eller engasjerer meg i lokalsamfunnet.	0	4	1	3
34	Jeg synes det er utfordrende å finne motivasjon til å holde kroppen i bevegelse. Jeg blir ofte sittende mye stille.	-2	0	-1	0
35	Jeg er ikke klar for livet som pensjonist. Hadde jeg fått tilbud om å jobbe noen år til eller jobbe med konsulentvirksomhet hadde jeg gjort det.	-2	-2	4	-5
36	Jeg trives med nye situasjoner og tenker at jeg er rask til å tilpasse meg pensjonstilværelsen.	4	2	-1	2
37	Jeg velger å arbeide etter jeg har gått av med pensjon fordi det er godt å kunne bidra med noe og være til nytte for andre.	0	-2	4	-1
38	Helt fra jeg bestemte meg for å gå av med pensjon har jeg hatt en opplevelse av å miste verdi som arbeidstaker og som samfunnsborger.	-3	-4	2	1

39	Hva jeg tenker og føler om overgangen til pensjonist-tilværelsen varierer fra dag til dag. Noen dager er jeg glad, andre dager er jeg engstelig.	-1	0	-1	-2
40	Hva som skjer videre er ute av mine hender. Jeg opplever lite kontroll over hvordan situasjonen min er.	-4	-1	-3	-4
41	Å ha mindre lønn å rutte med er bekymringsverdig og gjør at fremtiden føles utrygg og ustabil.	0	-1	-3	0
42	Jeg liker å prate med andre pensjonister. Det er fint å høre om deres opplevelser og det er godt å vite at det finnes andre i samme situasjon som meg.	1	0	0	1
43	Jobben min er kun en liten del av livet mitt. Jeg har andre roller og interesser jeg ønsker å bruke mer tid på.	4	-4	2	1
44	Jeg er overasket over denne overgangen. Det er noe annet enn det jeg så for meg.	-1	0	2	-2
45	Å gå av med pensjon føles som en stor byrde løftes av skuldrene mine. Det er godt å slippe stresset jobben medfører.	1	5	2	2
46	Så langt føles overgangen veldig naturlig og behagelig. Jeg har egentlig ikke møtt på noen store utfordringer.	3	2	-1	2
47	Jeg har lengtet etter friheten som pensjonisttilværelsen gir, men til tider kan det nok oppleves som for mye frihet.	-1	1	-4	-3
48	Jeg blir fortvilet av at de rundt meg forventer at jeg som pensjonist har så mye tid til å stille opp for dem.	-1	-1	-2	0

Appendix 4: Translated statements

1: I have lived for my job for so many years that it has become a large part of my identity and lifestyle. It is hard to let it go.

2: I take things step by step in a transition process like this. It takes time to get used to the new role of retiree.

3: When I imagine retirees, I think of receiving gold watches and senile people. I feel far too young to be a part of them.

4. I don’t know what I think and feel about this transition.

5: I don’t know what I’m supposed to spend my time on as a retiree. The days seem like an empty void I have to fill with activities.

6: I get irritated by the picture which presents retirement as problem free and idyllic. It creates an expectation which is hard to live up to.

7: It is liberating to finally have time to think about myself, without having to relate to other people’s expectations.

8: I focus on my health so that I have enough energy to get things done and do the activities I wish.

9: I look forward to every day as a retiree and have a bright outlook on my future.

10: I have an important role at my work. It is hard for me to imagine anyone else taking my place.

11: I wish there existed a counselling service that I could go to for help to cope the transition to retirement or find a new job after retirement.

12: As a retiree, I go from knowing who I am to have to define myself anew.

13: I try not to plan my days too much. I don’t wish to have too many activities per day so that I can do what I want in my own tempo.

14: An important life-role for me is lost when I no longer am working. It is as if a part of me has been amputated.

15: It is valuable to take part in a walk or workout group which meets on a regular basis. It gives motivation to keep the body active at the same time as it is social.

16: The days can quickly become busy and full of plans. Then it is important for me to set aside time to myself to relax.

17: The plan is to be physically active and work out regularly as a retiree, however, in reality this is not as easy to achieve.

18: I have faith in my ability to create a meaningful life as a retiree.

19: I am too old to learn anything new and lack the motivation to adapt to a completely new lifestyle

20: One is never too old to try something new. Besides, this is important to maintain brain function.

21: I appreciate and am glad to have more time to spend with my grandchildren or other important people in my life.

22: I view retirement as a gift. I can do things because I want to, not because I have to.

23: I am good friends with my colleagues. It is sad to think that I no longer will see them every day.

24: When others ask me how I'm doing in regard to the transition to retirement, I often answer that its going well because I am ashamed over it not going as well as it should.

…

26: I am envious of those that cope the transition so easily. For me it is challenging.

27: Retirement can contain much alone-time and can therefore quickly be experienced as lonesome.

28: Doing at least one physical activity every day is essential. I keep myself active through for example training or housework.

29: To take on paid work is necessary for me if I am to afford living the retired life I wish for.

30: Most often I plan my days and I thrive best when every day is predictable.

31: When I look at myself in the mirror, I hardly recognize myself. On the inside I feel a lot younger than I look.

32: It is hard to find a sense of belonging and something meaningful to fill the days with as a retiree.

33: I get energy form being of help to others. Therefore, I am often available for family, friends or like to engage myself in the local community.

34: I find it challenging to find motivation to keep my body moving. I often end up sitting still a lot.

35: I am not ready for life as a retiree. Had I been offered to work a few more years or to be a consultant I would have.

36: I like new situations and think that I am quick at adapting to retirement existence.

37: I choose to work after I have retired because it is nice to be able to contribute with something and to be of use to others.

38: Ever since I first made the decision to retire, I have had an experience of losing value as a worker and a citizen.

39: What I think and feel about the transition to a retirement environment varies from day to day. Some days I am happy, others I am more anxious.

40: What happens from now on is out of my hands. I experience little control over how my situation is.

41: To have less money to live off is worrisome and makes the future feel unsafe and unstable.

42: I like to talk with other retirees. It is nice to hear their experiences and it is good to know there exist others in the same situation as me.

43: My work is only a small part of my life. I have other roles and interests I wish to spend my time on.

44: I am surprised by this transition. It is something other than what I imagined.

45: Retirement feels like a large burden has been lifted of my shoulders. It is good to let go of all the stress work brings.

46: So far, the transition feels very natural and comfortable. I haven't really come across any large challenges.

47: I have longed for the freedom retirement gives, but at times it can be experienced as too much freedom.

48: I get frustrated when those around me expect that I have so much time to be there for them when I am a retiree.

Appendix 5: Distinguishing statements

Factor view 1:

No.	Statement	Placement
1*	Jeg har levd og åndet for jobben i så mange år at den har blitt en stor del av min identitet og livsstil. Det er vanskelig å gi slipp på den.	-4
8	Jeg har fokus på å vedlikeholde helsen min slik at jeg har overskudd nok til å ta i et tak og gjøre de aktivitetene jeg ønsker.	3
10*	Jeg har en viktig rolle på min arbeidsplass. Det er vanskelig å se for seg at noen kan ta min plass.	-2
12*	Som pensjonist går jeg fra å vite hvem jeg er til å måtte definere meg selv på nytt.	-5
18	Jeg har tiltro til at jeg klarer å skape et meningsfylt liv som pensjonist.	5
27*	Pensjonstilværelsen kan inneholde mye alenetid og kan derfor fort oppleves som ensom.	-1
31	Når jeg ser meg selv i speilet kjenner jeg meg nesten ikke igjen. På innsiden føler jeg meg yngre enn det jeg ser ut som.	2
36	Jeg trives med nye situasjoner og tenker at jeg er rask til å tilpasse meg pensjonstilværelsen.	4
47	Jeg har lengtet etter friheten som pensjonisttilværelsen gir, men til tider kan det nok oppleves som for mye frihet.	-1

Factor view 2:

No.	Statement	Placement
3*	Når jeg forestiller meg pensjonister tenker jeg på gullklokke og senile mennesker. Jeg føler meg for ung til å være en del av dem.	-5
12*	Som pensjonist går jeg fra å vite hvem jeg er til å måtte definere meg selv på nytt.	-2
23	Jeg er god venn med mine kollegaer. Det er trist at jeg ikke lenger kommer til å se dem i hverdagen.	4
24*	Når andre spør meg hvordan jeg har det med overgangen til pensjonistlivet, svarer jeg ofte at det går bra, fordi jeg skammer meg over at det ikke går like bra som det burde.	-5
27*	Pensjonstilværelsen kan inneholde mye alenetid og kan derfor fort oppleves som ensom.	1
31	Når jeg ser meg selv i speilet kjenner jeg meg nesten ikke igjen. På innsiden føler jeg meg yngre enn det jeg ser ut som.	-3
43*	Jobben min er kun en liten del av livet mitt. Jeg har andre roller og interesser jeg ønsker å bruke mer tid på.	-4
45*	Å gå av med pensjon føles som en stor byrde løftes av skuldrene mine. Det er godt å slippe stresset jobben medfører.	5
47	Jeg har lengtet etter friheten som pensjonisttilværelsen gir, men til tider kan det nok oppleves som for mye frihet.	1

Factor view 3:

No.	Statement	Placement
14*	En viktig livsrolle for meg går tapt når jeg ikke lenger er i arbeid. Det er som om en del av meg blir amputert bort.	3
22*	Jeg ser på pensjonistlivet som en gave. Jeg kan gjøre ting fordi jeg har lyst til det, ikke fordi jeg må.	0
31	Når jeg ser meg selv i speilet kjenner jeg meg nesten ikke igjen. På innsiden føler jeg meg yngre enn det jeg ser ut som.	4
35*	Jeg er ikke klar for livet som pensjonist. Hadde jeg fått tilbud om å jobbe noen år til eller jobbe med konsulentvirksomhet hadde jeg gjort det.	4
36*	Jeg trives med nye situasjoner og tenker at jeg er rask til å tilpasse meg pensjonstilværelsen.	-1
37*	Jeg velger å arbeide etter jeg har gått av med pensjon fordi det er godt å kunne bidra med noe og være til nytte for andre.	4
46*	Så langt føles overgangen veldig naturlig og behagelig. Jeg har egentlig ikke møtt på noen store utfordringer.	-1

Factor view 4:

No.	Statement	Placement
8*	Jeg har fokus på å vedlikeholde helsen min slik at jeg har overskudd nok til å ta i et tak og gjøre de aktivitetene jeg ønsker.	4
29*	Å påta meg betalt arbeid er nødvendig for at jeg skal ha råd til å leve det pensjonslivet jeg ønsker.	-5
31	Når jeg ser meg selv i speilet kjenner jeg meg nesten ikke igjen. På innsiden føler jeg meg yngre enn det jeg ser ut som.	-1
35*	Jeg er ikke klar for livet som pensjonist. Hadde jeg fått tilbud om å jobbe noen år til eller jobbe med konsulentvirksomhet hadde jeg gjort det.	-5

Appendix 6: Consensus statements

No.	Statement	F1	F2	F3	F4
4	Jeg vet ikke hva jeg føler og tenker om denne overgangssituasjonen.	0	0	1	-2
5*	Jeg vet ikke hva jeg skal bruke tiden min på som pensjonist. Dagene virker som et stort tomrom jeg må fylle med aktiviteter.	-3	-3	-2	-3
6*	Jeg blir irritert over bilde som fremstiller pensjonstiden som problemfri og idyllisk. Det skaper en forventning som er vanskelige å leve opp til.	-2	-2	-2	0
9	Jeg gleder meg til hver dag som pensjonist og ser lyst på fremtiden min.	3	3	1	4
11	Jeg skulle ønske det fantes en veiledningstjeneste jeg kunne gått til for å få hjelp til å håndtere overgangen til pensjons eller finne en ny jobb etter pensjon.	-1	-1	-2	0
13*	Jeg prøver å ikke planlegge dagene for mye. Jeg ønsker å ikke ha for mange aktiviteter per dag slik at jeg kan gjennomføre det jeg ønsker i mitt eget tempo.	1	2	0	1
20*	Man er aldri for gammel til å prøve noe nytt. Dessuten er det viktig for å holde hjernen ved like.	4	2	5	3
25*	For meg er dette et godt tidspunkt å bli pensjonist. Jeg har fortsatt nok energi til å gjøre noe nytt med livet mitt. For eksempel flytte eller bli kjent med nye mennesker.	2	1	1	3
26	Jeg er misunnelig på dem som håndterer overganger enkelt. For meg er det krevende.	-3	-4	-3	-2
32	Det er vanskelig å finne tilhørighet og noe meningsfylt å fylle dagene med som pensjonist.	-4	-3	-5	-3
34	Jeg synes det er utfordrende å finne motivasjon til å holde kroppen i bevegelse. Jeg blir ofte sittende mye stille.	-2	0	-1	0
39*	Hva jeg tenker og føler om overgangen til pensjonist-tilværelsen varierer fra dag til dag. Noen dager er jeg glad, andre dager er jeg engstelig.	-1	0	-1	-2
42*	Jeg liker å prate med andre pensjonister. Det er fint å høre om deres opplevelser og det er godt å vite at det finnes andre i samme situasjon som meg.	1	0	0	1
48	Jeg blir fortvilet av at de rundt meg forventer at jeg som pensjonist har så mye tid til å stille opp for dem.	-1	-1	-2	0

Appendix 7: Research design and Q-set

Effekt	Nivå				
Håndteringsevne	Situasjon (A)	Selvet (B)	Støtte (C)	Strategi (D)	4
Hele mennesket	Tanke (E)	Følelse (F)	Kropp (G)		3
SUM					12

AE – situasjon, tanke

22 Jeg ser på pensjonistlivet som en gave. Jeg kan gjøre ting fordi jeg har lyst til det, ikke fordi jeg må.

35 Jeg er ikke klar for livet som pensjonist. Hadde jeg fått tilbud om å jobbe noen år til eller jobbe med konsulentvirksomhet hadde jeg gjort det.

10 Jeg har en viktig rolle på min arbeidsplass. Det er vanskelig å se for seg at noen kan ta min plass.

44 Jeg er overasket over denne overgangen. Det er noe annet enn det jeg så for meg.

AF – Situasjon, følelse

27 Pensjonstilværelsen kan inneholde mye alenetid og kan derfor fort oppleves som ensom.

4 Jeg vet ikke hva jeg føler og tenker om denne overgangssituasjonen.

39 Hva jeg tenker og føler om overgangen til pensjonisttilværelsen varierer fra dag til dag. Noen dager er jeg glad, andre dager er jeg engstelig.

9 Jeg gleder meg til hver dag som pensjonist og ser lyst på fremtiden min.

AF – Situasjon, kropp

45 Å gå av med pensjon føles som en stor byrde løftes av skuldrene mine. Det er godt å slippe stresset jobben medfører.

14 En viktig livsrolle for meg går tapt når jeg ikke lenger er i arbeid. Det er som om en del av meg blir amputert bort.

25 For meg er dette et godt tidspunkt å bli pensjonist. Jeg har fortsatt nok energi til å gjøre noe nytt med livet mitt. For eksempel flytte eller bli kjent med nye mennesker.

8 Jeg har fokus på å vedlikeholde helsen min slik at jeg har overskudd nok til å ta i et tak og gjøre de aktivitetene jeg ønsker.

BE – Selvet, tanke

---

1 Jeg har levd og åndet for jobben i så mange år at den har blitt en stor del av min identitet og livsstil. Det er vanskelig å gi slipp på den.

43 Jobben min er kun en liten del av livet mitt. Jeg har andre roller og interesser jeg ønsker å bruke mer tid på.

19 Jeg er for gammel til å lære noe nytt og mangler motivasjon til å innstille meg på en helt ny livsstil.

12 Som pensjonist går jeg fra å vite hvem jeg er til å måtte definere meg selv på nytt.

BF – Selvet, følelse

---

32 Det er vanskelig å finne tilhørighet og noe meningsfylt å fylle dagene med som pensjonist.

7 Det er befriende å endelig få tid til å tenke på meg selv, uten å måtte forholde meg til andres forventninger.

48 Jeg blir fortvilet av at de rundt meg forventer at jeg som pensjonist har så mye tid til å stille opp for dem.

18 Jeg har tiltro til at jeg klarer å skape et meningsfylt liv som pensjonist.

BG – Selvet, kropp

---

3 Når jeg forestiller meg pensjonister tenker jeg på gullklokke og senile mennesker. Jeg føler meg for ung til å være en del av dem.

31 Når jeg ser meg selv i speilet kjenner jeg meg nesten ikke igjen. På innsiden føler jeg meg yngre enn det jeg ser ut som.

20 Man er aldri for gammel til å prøve noe nytt. Dessuten er det viktig for å holde hjernen ved like.

16 Dagene kan fort bli travle og fulle av planer og gjøremål. Da er det viktig at jeg setter av tid til meg selv for å slappe av.

CE – Støtte, tanke

---

42 Jeg liker å prate med andre pensjonister. Det er fint å høre om deres opplevelser og det er godt å vite at det finnes andre i samme situasjon som meg.

38 Helt fra jeg bestemte meg for å gå av med pensjon har jeg hatt en opplevelse av å miste verdi som arbeidstaker og som samfunnsborger.

11 Jeg skulle ønske det fantes en veiledningstjeneste jeg kunne gått til for å få hjelp til å håndtere overgangen til pensjonstilværelsen eller finne en ny jobb etter pensjon.

37 Jeg velger å arbeide etter jeg har gått av med pensjon fordi det er godt å kunne bidra med noe og være til nytte for andre.

CF – Støtte, følelse

---

6 Jeg blir irritert over bilde som fremstiller pensjonstiden som problemfri og idyllisk. Det skaper en forventning som er vanskelige å leve opp til.

24 Når andre spør meg hvordan jeg har det med overgangen til pensjonistlivet, svarer jeg ofte at det går bra, fordi jeg skammer meg over at det ikke går like bra som det burde.

41 Å ha mindre lønn å rutte med er bekymringsverdig og gjør at fremtiden føles utrygg og ustabil.

23 Jeg er god venn med mine kollegaer. Det er trist at jeg ikke lenger kommer til å se dem i hverdagen.

CG Støtte, kropp

15: Det er verdifullt å være en del av en tur eller treningsgruppe som møtes regelmessig. Det gir motivasjon til å holde kroppen aktiv samtidig som det er sosialt.

29 Å påta meg betalt arbeid er nødvendig for at jeg skal ha råd til å leve det pensjonslivet jeg ønsker.

33: Jeg får energi av å være til hjelp for andre. Derfor stiller jeg ofte opp for familie, venner eller engasjerer meg i lokalsamfunnet.

5 Jeg vet ikke hva jeg skal bruke tiden min på som pensjonist. Dagene virker som et stort tomrom jeg må fylle med aktiviteter.

DE – Strategi, tanke

---

2 Jeg tar ting stegvis i en omstillingsprosess som dette. Det tar tid å venne seg til den nye rollen som pensjonist.

36: Jeg trives med nye situasjoner og tenker at jeg er rask til å tilpasse meg pensjonstilværelsen.

13 Jeg prøver å ikke planlegge dagene for mye. Jeg ønsker å ikke ha for mange aktiviteter per dag slik at jeg kan gjennomføre det jeg ønsker i mitt eget tempo.

47: Jeg har lengtet etter friheten som pensjonisttilværelsen gir, men til tider kan det nokk oppleves som for mye frihet.

DF Strategi, følelse

26: Jeg er misunnelig på dem som håndterer overganger enkelt. For meg er det krevende.

46: Så langt føles overgangen veldig naturlig og behagelig. Jeg har egentlig ikke møtt på noen store utfordringer.

21: Jeg setter pris på og er glad for å ha mer tid til barnebarn eller andre viktige personer i livet mitt.

30: Jeg planlegger som oftest dagene mine og trives best med en regelmessig hverdag.

DG – Strategi, kropp

28: Å gjøre minst en fysisk aktivitet hver dag er essensielt. Jeg holder meg i aktivitet gjennom for eksempel trening eller husarbeid.

17 Planen er å være fysisk aktiv og trene oftere som pensjonist, men i realiteten er ikke dette så lett å få til.

34: Jeg synes det er utfordrende å finne motivasjon til å holde kroppen i bevegelse. Jeg blir ofte sittende for mye stille.

40 Hva som skjer videre er ute av mine hender. Jeg opplever lite kontroll over hvordan situasjonen min er.

Appendix 8: Information letter

Forespørsel om deltakelse i masterstudie

Opplevelse av overgangen til pensjon

Informasjon om prosjektet

Jeg er mastergradsstudent i rådgivning ved NTNU i Trondheim og skal gjennomføre en forskningsstudie i løpet av våren 2018 som vil utgjøre min masteroppgave. Studien gjennomføres på norsk men masteroppgaven vil bli skrevet på engelsk. Temaet for studien er *opplevelser av overgangen til pensjon,* også kalt *experiences of retirement transition* på engelsk. Formålet med studien er å få større innsikt i og forståelse av hvordan overgangen

fra jobb til pensjon oppleves. *Overgangen til pensjon* inkluderer prosessen fra å være i arbeid og planlegge pensjon til å ha vært pensjonist en stund. Ettersom det finnes lite forskning i Norge på hvordan overgangen til pensjon oppleves, ser jeg dette som en mulighet til å utvikle mer kunnskap om et aktuelt tema knyttet til arbeidsliv og karriere.

Du er forespurt om å være med i denne studien fordi du har erfaring med å gå av med pensjon. Jeg er interessert i dine personlige erfaringer og opplevelse av overgangen og vil i studien anvende en forskningsmetode kalt Q-metodologi. Denne metoden gjør det mulig å inkludere flere informanter enn ved en kvalitativ masterstudie, samtidig som den egner seg godt til å utforske subjektive opplevelser av fenomenet.

Hva innebærer deltakelse i studien?

Som deltaker i studien blir du bedt om å gjennomføre en Q-metodologisk undersøkelse. Dette betyr at du vil bli bedt om å ta stilling til 48 utsagn som er knyttet til temaet for oppgaven. Utsagnene sorterer du etter hva som er mest lik og mest ulik din opplevelse. Det finnes ikke noe rett eller galt svar for hvordan du sorterer utsagnene. Du vil bli bedt om å gjennomføre to runder med sorteringer basert på to ulike instruksjoner; den første med utgangspunkt i hvordan du opplevde overgangen til pensjon *før* du gikk av, og den andre hvor du tar utgangspunkt i der du er nå. Den innsamlede dataen kjøres gjennom et analyseprogram som utarbeider gjennomsnittlige faktorsyn/perspektiver på tvers av alle deltakerne. Disse samlede resultatene danner grunnlaget for tolkning og diskusjonsdelen i oppgaven.

I sin helhet vil sorteringsprosessen ta ca. 1-2 timer å gjennomføre og vil foregå i februar/mars 2018. Du vil få nærmere instruksjoner for hvordan Q-sorteringen foregår samt få utdelt materiale til å gjennomføre sorteringen med. Enten møtes vi for å gjennomføre sorteringene eller så vil du få tilsendt materiale og informasjon via brevpost eller e-post. I tillegg til *samtykkeerklæring* og *bakgrunnsinformasjon* (se s. 3-4), er det to ferdigutfylte sorteringsskjema jeg ønsker tilsendt tilbake fra deg, samt et utfylt tilbakemeldingsskjema med noen ord om hvordan du syntes det var å sortere utsagnene. *Bakgrunnsinformasjon* er et kort spørreskjema med kategorisk avkrysning. Her ber jeg om informasjon knyttet til kjønn, aldersgruppe, arbeid etter pensjon, grunner til å gå av med pensjon og lignende. Denne informasjonen kan vise seg å være nyttig ved tolkning av resultatene. I etterkant av sorteringen vil det også være aktuelt for meg å ta en uformell samtale med enkelte deltakere for å få noe utfyllende informasjon rundt de ulike faktorsynene som kom frem fra sorteringene etter analysen. Dersom det er aktuelt for deg vil jeg ta kontakt på telefon eller epost. Samtalen vil bli tatt opp på bånd, men vil ikke bli transkribert.

Hva skjer med informasjonen om deg?

Alt datamateriale og informasjon om deg som forskningsdeltaker vil bli behandlet konfidensielt. Med dette menes det at all informasjon vil bli anonymisert i oppgaven og ingen av opplysningene vil kunne spores tilbake til den enkelte forskningsdeltaker. Utfylte skjema, bakgrunnsinformasjon, personopplysninger, koblingsnøkkel og eventuelle lydopptak vil oppbevares innelåst/med passordtilgang og utilgjengelig for andre. Datamaterialet vil ikke kunne kobles sammen uten en koblingsnøkkel, og dermed vil koblingsnøkkelen mellom personopplysning (kontaktinformasjon) og innhentet data oppbevares separat. Det vil kun være jeg og mine veiledere som har tilgang til informasjonen, alle er underlagt taushetsplikt. Alle personopplysninger og identifiserbar data vil bli destruert/slettet ved prosjektets slutt, dermed sikres også anonymisering opp mot publisering av oppgaven.

Det er helt frivillig å delta i studien og du kan når som helst trekke deg underveis uten å oppgi noe grunn.

Studien er meldt til og godkjent av Norsk senter for forskningsdata AS (NSD) som er et personvernombud for forskning. Studien skal etter planen avsluttes innen 15. mai 2018, ved fullføring av masteroppgaven.

Dersom du er interessert i å delta i studien, ønsker jeg tilbakemelding fra deg på e-post så snart som mulig. Jeg ønsker da at du skriver under på samtykkeerklæringen samt fyller ut bakgrunnsinformasjonen under, og legger dette ved i e-posten som et vedlegg/bilde (eventuelt kan denne sendes senere sammen med det ferdige sorteringsskjemaet). Hvis du takker ja til å delta vil du få tilsendt videre instruks for deltakelse samt materiale for å gjennomføre studien. Dersom du har noe spørsmål vedrørende forskningsstudien, må du gjerne kontakte meg eller en av mine veiledere.

Med vennlig hilsen,
Isabelle Aimee Gabarro
E-post: *************
Tlf.: *** ** ***

Hovedveileder
Camilla Fikse
E-post: *************

Biveileder
Kristin Landrø
E-post: *************

Appendix 9: Approval letter from NSD

Camilla Fikse

7491 TRONDHEIM

Vår dato: 14.02.2018 Vår ref: 58335 / 3 / EPA Deres dato: Deres ref:

Tilrådning fra NSD Personvernombudet for forskning § 7-27

Personvernombudet for forskning viser til meldeskjema mottatt 12.01.2018 for prosjektet:

58335	*Experiences of retirement transition*
Behandlingsansvarlig	*NTNU, ved institusjonens øverste leder*
Daglig ansvarlig	*Camilla Fikse*
Student	*Isabelle Aimee Gabarro*

Vurdering

Etter gjennomgang av opplysningene i meldeskjemaet og øvrig dokumentasjon finner vi at prosjektet er unntatt konsesjonsplikt og at personopplysningene som blir samlet inn i dette prosjektet er regulert av § 7-27 i personopplysningsforskriften. På den neste siden er vår vurdering av prosjektopplegget slik det er meldt til oss. Du kan nå gå i gang med å behandle personopplysninger.

Vilkår for vår anbefaling

Vår anbefaling forutsetter at du gjennomfører prosjektet i tråd med:
- opplysningene gitt i meldeskjemaet og øvrig dokumentasjon
- vår prosjektvurdering, se side 2
- eventuell korrespondanse med oss

Meld fra hvis du gjør vesentlige endringer i prosjektet

Dersom prosjektet endrer seg, kan det være nødvendig å sende inn endringsmelding. På våre nettsider finner du svar på hvilke endringer du må melde, samt endringsskjema.

Opplysninger om prosjektet blir lagt ut på våre nettsider og i Meldingsarkivet

Vi har lagt ut opplysninger om prosjektet på nettsidene våre. Alle våre institusjoner har også tilgang til egne prosjekter i Meldingsarkivet.

Vi tar kontakt om status for behandling av personopplysninger ved prosjektslutt

Ved prosjektslutt 15.05.2018 vil vi ta kontakt for å avklare status for behandlingen av personopplysninger.

Se våre nettsider eller ta kontakt dersom du har spørsmål. Vi ønsker lykke til med prosjektet!

Dokumentet er elektronisk produsert og godkjent ved NSDs rutiner for elektronisk godkjenning.

D – Norsk senter for forskningsdata AS Harald Hårfagres gate 29 Tel: +47-55 58 21 17 nsd@nsd.no Org.nr. 985 321 884
D – Norwegian Centre for Research Data NO-5007 Bergen, NORWAY Faks: +47-55 58 96 50 www.nsd.no

Appendix 10: Consent form and background information questioner

Samtykkeerklæring og bakgrunnsinformasjon

Jeg har mottatt skriftlig informasjon om studien *opplevelser av overgangen til pensjon/experiences of retirement transition* og ønsker å delta som forskningsdeltaker.

Signatur ______________________ **Dato** ______________________

Jeg ber deg også besvare følgende spørsmål for bakgrunnsinformasjon. Denne informasjonen kan vise seg å være nyttig ved tolkning av resultatene. Kryss av flere alternativ hvis aktuelt.

Kjønn

☐ ☐ Mann Kvinne

Alder:

☐ 74 74- ☐ 80 80+ ☐ ☐ ☐ 56-62 62-68 68-

I hvor mange måneder/år har du vært pensjonist?: ______________________

Hvor mange måneder/år gikk det fra du fikk vite/tok valget om å gå av med pensjon, til du faktisk gikk av: ______________________

På hvilken måte gikk du fra yrkesaktiv til pensjonist?

☐ Gradvis nedtrapping ☐ fra 100% jobb til 100% pensjon

I helhet, hvordan opplevdet du valget om å pensjonere deg?

☐ Valgt/frivillig ☐ Tvungent/ufrivillig

For hvilken grunn(er) gikk du av med pensjon?

☐ Nedbemanning ☐ Helsemessige årsaker ☐ Tidlig pensjonsavtale

☐ Alderspensjon ☐ Uføre ☐ Omorganisering i bedriften

Annet – spesifiser: ______________________

Med din pensjonsordning, har du mulighet til å påta deg betalt arbeid som pensjonist uten at det går ut over pensjonsinntekten?

☐ Nei, det ville gått ut over de pensjonsinntektene jeg allerede har

☐ Ja, jeg kan påta meg arbeid uten at det påvirker pensjonsinntektene mine

Jobber du noe etter du ble pensjonist?

☐ Nei, er fulltidspensjonist

☐ Ja, av følgende type (kryss av det som gjelder for deg):

☐ Lønnet ☐ Frivillig ☐ Fulltid ☐ Deltid/i ny og ne

Har du en partner?

☐ Nei, jeg har ikke noe partner

☐ Ja, og partneren min er (kryss av det som gjelder for partneren din)

☐ Ikke pensjonist ☐ Også pensjonist

For hvilke problemstillinger har du mottatt veiledning mtp. overgangen til pensjon?

☐ Økonomisk (pensjonsordninger/pensjonsytelser etc.)

☐ Hele livssituasjonen som pensjonist (aktiviteter, tidsbruk etc.)

☐ Karriereveiledning for å finne ny jobb etter pensjon

☐ Helseforebygging

☐ Juridisk

☐ Jeg har ikke mottatt noe form for veiledning

Annet- spesifiser: ____

Appendix 11: Condition of instruction for the Q-sort

Instruksjon for sortering av utsagn

Les gjennom hele dokumentet før du begynner

Tusen takk for at du tar deg tid til å stille opp som deltaker i mitt masterprosjekt. Jeg setter jeg stor pris på det! Under finner du instruksjoner for sortering av utsagn. Dersom det er noe du lurer på eller noe er vanskelig å forstå, er det bare å ta kontakt! Om jeg ikke er tilstede når du gjennomfører Q-sorteringen, er jeg tilgjengelig på telefon 957 00 718.

Vedlagt finner du 48 lapper med utsagn som omhandler temaet *overgangen til pensjon.* Du blir nå bedt om å sortere disse utsagnene i **to ulike runder med to ulike instruksjonsbetingelser.** Mellom hver runde skal det være en pause, på for eksempel noen timer eller et par dager, for å ha tid til å omstille/nullstille seg. Første runde sorterer du med utgangspunkt i *instruksjon runde 1*, som omhandler hvordan overgangen opplevdes *før* du gikk av med pensjon. I andre runde sorteres utsagnene basert på *instruksjon runde 2*, som tar utgangspunkt i hvor du er akkurat nå. Følg *trinnene for gjennomføring* for sortering av både runde 1 og 2. Bruk tilsvarende nummerert sorteringsskjema. **Det samme settet med utsagn brukes i begge runder!**

Instruksjon til runde 1: Se for deg at du er tilbake i den jobben du hadde før du gikk av med pensjon og at det kun er noen få måneder igjen til du trer av. Sorter utsagnene med utgangspunkt i hvordan du opplevde overgangen til pensjon på det tidspunktet.

Instruksjon til runde 2: Sortere utsagnene med utgangspunkt i hvor du er nå og hvordan du opplever overgangen til pensjon på nåværende tidspunkt.

NB! Når du sorterer utsagnene skal du ta utgangspunkt i din egen, personlig opplevelse/erfaring med overgangen til pensjon.

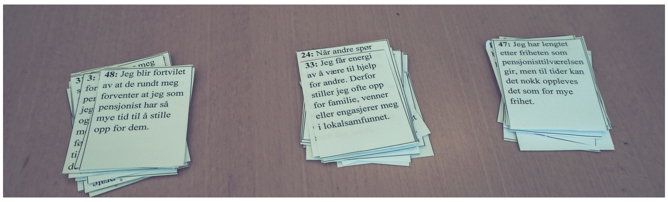
Det som er viktig er hvordan du selv opplevde/opplever overgangen til pensjon, det er ikke interessant hvordan du skulle ønske ting var. Prøv derfor å være ærlig når du sorterer. Det finnes ingen gale eller rette svar.

Trinnene for gjennomføring av sorteringen

1) Les først alle utsagnene (lappene) for å få en oversikt over hele innholdet.

2) Nå kan du dele utsagnene inn i ca. 3 like store bunker basert på følgende:

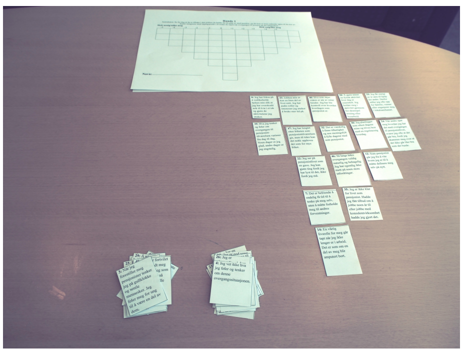
- **Bunke A:** De utsagnene du føler er mest **lik** din opplevelse/de du er enig i (legg disse i en bunke til høyre, da de skal sorteres til høyre på skjemaet)
- **Bunke B:** De utsagnene som du føler er mest **ulik** din opplevelse/du er uenig i. (Legg disse i en bunke til venstre, da de skal sorteres til venstre på skjemaet.
- **Bunke C:** De utsagnene som er nøytrale, uklare eller som du verken er helt enig i eller uenig i. (Legg disse i en bunke i midten av de to andre).



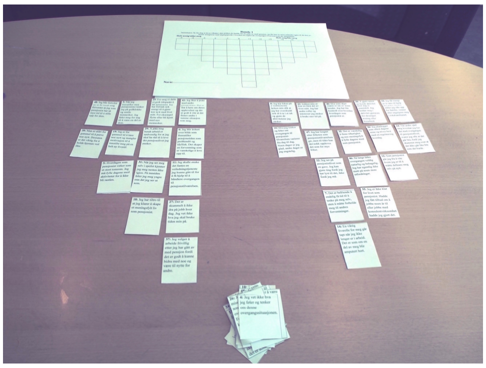
3) Du skal nå gjøre en mer nøye/detaljert sortering etter de vedlagte sorteringsskjemaene. **Husk å bruk riktig sorteringsskjema tilsvarende den runden du er på!**

Hvert utsagn skal sorteres etter skjemaets tallverdier, som består av en skala fra **-5** til **+5**. Bruk gjerne litt tid slik at utsagnene plasseres best ut fra dine egne erfaringer/opplevelse. Sorter utsagnene i samsvar med skjemaet (kun et utsagn per rubrikk).

Les gjennom alle utsagnene du la i **bunke A** (mest lik din opplevelse), og velg 2 utsagn som er mest **lik** din opplevelse eller som du er mest enig i. Legg begge utsagnene under +5 raden, lengst til høyre på skjemaet. Deretter velger du 3 utsagn til som er svært lik din opplevelse og legger disse under +4 raden (til venstre for utsagnet som var aller mest lik deg/mest enig i). Videre skal du plassere resten av de utsagnene som du la i bunke A. Du kan da plassere 4 utsagn på +3 raden osv. frem til alle i bunke A er plassert. Når du er ferdig med å plassere lappene fra bunke A, kan det se ca. slik ut:



4) Gjør nå det samme med **bunke B** (de utsagnene som er mest **ulik** din opplevelse). De 2 utsagnene som er mest ulik din opplevelse plasseres lengst til venstre på -5. Fortsett så på -4 og videre, slik du gjorde med bunke A. Når du er ferdig med å plassere alle lappene fra bunke B, kan det se ca. slik ut:



5) Nå kan du gjøre tilsvarende med **bunke C** (utsagnene som er nøytrale, uklare eller som du er verken helt enig i eller helt uenig i). Disse utsagnene skal du plassere i midten av skjemaet. Du kan da plassere 8 utsagn under 0 raden (nøytral) samt 6 utsagn under -1 (heller mot ulik deg) og +1 raden (heller mot lik deg). Sorter i samsvar med skjemaets mønster. Når alle utsagnene er sortert fra bunke C, skal det se slik ut:

Når du er ferdig med å plassere alle utsagnene fra bunke A, B og C, er det fint om du ser over på nytt for å se om du er enig med plasseringen du har gjort. Er du ikke helt fornøyd, kan du endre på plasseringen slik at det stemmer best mulig for deg.

Appendix 12: Feedback card

Tilbakemelding:

Beskriv hvordan det var for deg å delta i studien og å gjennomføre Q-sorteringsprosessen (sortering av utsagn):

Dersom noen utsagn var uforståelig eller vanskelig å plassere, gjerne beskriv utfordringen her (legg til flere alternativ hvis nødvendig):

Utsagn nummer Beskriv utfordringen: ________________________________

Utsagn nummer Beskriv utfordringen: ________________________________

Utsagn nummer Beskriv utfordringen: ________________________________

Andre kommentarer:

Appendix 13: Summary from collected background information

* Elements such as age, gender and duration of retirement have been removed from the summary to aid the process of anonymity.

		F1	F2	F3	F4
How many months/years did it take from the decision to retire until you became a retiree?					
	0-3m	1			
	3-6m	1		1	1
	6-9m	1			1
	1 – 1,5 years	2	1		
	1,5 – 3 years	1	1		
	Over 3 years				
In what way did you go from partaking in the workforce to becoming a retiree?					
	Gradual reduction			1	1
	Right into 100% retirement	6	2		1
As a whole, how did you experience the decision to retire?					
	Voluntary/ chosen	5	2	1	2
	Involuntary/ forced	1			
For what reason(s) did you retire?					
	Downsizing	2			1
	Age	1			
	Health considerations	1	1	1	1
	Early retirement package	1	1		2
	Re-organization at work				1
Can you receive another salary with your pension scheme, as a retiree?					
	Yes	6	1	1	1
	No		1		1
Do you work as a retiree? If yes, in what capacity					
	Yes	3	1	1	1

	No	3	1		1
	Paid (with salary)	2	1	1	
	Volunteer	1			1
	Part-time	3	1	1	1
	Full-time				
In what areas did you receive counselling in regard to the transition to retirement?					
	Financial	3	1		2
	Life-situation	1			
	Health considerations	1			
	Juridical	1			1
	Career-counselling				
	Not received counselling	3	1	1	

Appendix 14: Glossary

Agency	Ability to exert control over and direct one's own life (Biesta et al., 2011).
Ambivalence	The state of having contradicting positive and negative feelings or thoughts regarding something, that pulls one in opposite directions (Ivey et al., 2012).
Assessment points	This study included two assessment points: before and after officially retiring, also referred to as R1 and R2. This resulted in the participants conducting two Q-sorts with different conditions of instruction, yet with the same Q set.
Career learning	Learning from life experiences (Haug et al., 2019).
Career management	Taking control of one's own career development.
Concourse	All communication surrounding a topic, in this case related to retirement.
Condition of instruction	Specific intentions that are given to the participants to aid the operating of Q-sort/Q-set. This study utilized two different sets of instructions.
Congruent	Being in accordance with something, in agreement or harmony.
Consensus statements	Statements which have been sorted relatively similarly, are given similar placements, in the configuration across all the factor arrays.
Competence	The ability to solve problems or challenges and includes one's knowledge, skills, attributes and attitudes (Haug et al., 2019).
CMS	Career Management Skills.
Distinguishing statements	Statements that are placed in one way within a factor array, which differentiates from the way it is placed in the other factor arrays.
DOTS	A career competency theory, comprising of four units: (D) Decision-making. (O) Opportunity awareness. (T) Transitional learning. (S) Self-awareness.
Epistemology	A theory of knowledge which regards the methods of appropriate inquiry. Concerns the foundation we have to acquire knowledge and to do research (Mahoney, 1976; Sohlberg & Sholberg, 2007).
Factor array	A group of Q-sort configurations based on shared viewpoints. This study resulted in four factor arrays.
Factor view	Synonym to *factor array.*

F1	Factor view/array number 1. *Smooth sailing*
F2	Factor view/array number 2. *Leaving past shores behind in search of calmer seas.*
F3	Factor view/array number 3. *Amid calm and stormy seas.*
F4	Factor view/array number 4. *Setting sail to keep the boat afloat.*
Idealism	A scientific ontology which believes that reality is dependent on and does not exist outside of the mind. As there does not exist one single mind, this belief system denies absolutes because there will be many subjective realities (Sohlberg & Sholberg, 2007)
Incongruent	Incompatible parts, the opposite of congruent.
Informants	Those who I interviewed when collecting the concourse, does *not* refer to the participants in the study.
LCRE	Theory of Life-career re-engagement.
Loadings	Refers to a Q-sort which loads, correlates with more than 0.38 in agreement with the factor array.
Metaphor	A word or a phrase applied to an action or experience which is not literally applicable. It is a word/phrase-picture that can, just like photographs, say more than my words themselves can express (Eigel & Kuhnert, 2016).
NOU	Norges Offentlige Utredninger.
NSD	Norsk senter for forskningsdata.
NTNU	Norwegian University of Science and Technology.
Ontology	The theory of knowledge which present the nature of thing, the teachings of what is. It is a philosophical position which forms ones understanding of the world, on a grand scale. A methods ontology composes the foundation for the use of epistemology (Mahoney, 1976; Sohlberg & Sholberg, 2007).
Paradigm	A worldview underlying theories and methodology, it encompasses a set of accepted beliefs and resulting practical guidelines. A paradigm endorses an *ontology* and *epistemology* (J. R. Brown, 1996).
P-sample	Participant group, also referred to as P-set.
PQ-method	A software program used to calculate potential factor arrays.
Q-method	Another name for Q-methodology.

Q-set	A collection of statements which constitutes the essence of the concourse.
Q-sort	Refers to two different practices: (1) the process of sorting the Q-set into a Q-sort grid and (2) the finished configuration.
R1	Q-sort round 1, first assessment point
R2	Q-sort round 2, second assessment point
Realism	A type of scientific ontology - the belief that objects of our perceptions are what are real. Reality is thus what is directly perceived (Sohlberg & Sholberg, 2007).
Reflexivity	How the presence of the researcher effects what is being investigated. The ability to take account and reflect over the reactions, preference, interpretations, strengths and limitations (Haug et al., 2019).
Relativism	An ontology which combines realism and idealism. The universe exists independent of what one observes (the realist aspect) yet how that world is perceived is conditioned by the experience of reality and is therefore subjective. Thus, reality is a personal experience and there exist several versions of reality, contingent upon the current situation (Sohlberg & Sholberg, 2007).

Isabelle Aimee Gabarro

Self-managing retirement transitions.

NTNU
Norwegian University of
Science and Technology