

Academic Paper

# Coaching needs to Differ Before and After the Transition to Retirement

Tessa Dodwell 

## Abstract

Improvements in life expectancy are enabling more people to reach retirement age. The transition to retirement is complex and, for approximately 30%, prompts a downturn in wellbeing. For this first UK study into retirement coaching, six retired participants were interviewed and recalled their coaching experiences. Interviews were analysed using Giorgi's descriptive phenomenological approach to articulate a typical transition experience. Three pre-retirement themes emerged (planning, decision-making and unexpected events) which saw a limited, practical role for coaching. Three post-retirement themes (redressing the balance, identity, and aging) required deeper psychological support. Interestingly, retirees chose several coaches to address their broad transition needs.

## Keywords

Retirement, Transition Coaching, Retirement Transition, Coaching needs, Retirement coaching,

## Article history

Accepted for publication: 19 May 2020

Published online: 01 June 2020



© the Author(s)

Published by Oxford Brookes University

## Introduction

Retirement is a relatively new concept. Prior to the 1800s, life expectancy was so low, (<40 years) that *old age* was not commonly attained. When life expectancy rose in the 19<sup>th</sup> century, people worked until they were physically unable. It was not until 1883, when Germany introduced pension provisions to support its elders, that the concept of retirement was borne (Shultz and Wang, 2011). When UK pensions were first introduced in 1908, only 600,000 applied (about 5% of the population). Now however, with medical advances, more of us are reaching retirement age than ever before. Over-65s are projected to make up 24% of the UK population by 2037 (Office for National Statistics, 2018). The average years spent in retirement is also rising - currently 18.6 for men and 20.9 for women (Office of National Statistics, 2018). According to Holmes and Rahe (1967) the transition to retirement is the tenth most stressful life event. This is supported by large population studies (for example, the US Normative Ageing Study), where declines in well-being typically affect 30% of the retiree cohort (Bosse, Aldwin, Levenson and Workman-Daniels, 1991). This impact on psychological well-being is debated in the literature (Shultz and Wang, 2011).

Findings vary considerably with some studies supporting a decline in psychological well-being, (Kim and Moen, 2002) others improvement, (Wheaton, 1990) some no effect (Richardson and Kilty, 1991) and others a U-shaped curve (Wang, 2007). In longitudinal studies, most changes in psychological well-being are reported at the point of transition to retirement but some suggest adjustment can take up to 7 years (Gall, Evans and Howard, 1997). In recognition of these temporal findings, I have chosen Wang and Shi's (2014) process conceptualisation of retirement. The start and end points are subjective but broadly begin before the retirement date with practical preparations and end when psychological adjustment is complete. I wanted to understand what interventions were on offer to support retirees through this transition period.

Much retirement research is quantitative in approach and concludes the need for more retiree support across the transition. Although there is a consensus to target retirees experiencing issues (van Solinge and Henkens, 2008), Marcellini Sensoli, Barbini and Fioravanti (1997) identified participants valued support even when no issues were experienced. Support via any intervention is generally left to individuals (Hershey, Jacobs-Lawson, McArdle and Hamagami, 2007) but a few companies have introduced retirement interventions, to support their workers' pre-retirement. Most programmes are group-based, organisation-led and dominated by financial preparedness (Adams and Beehr, 1998). Despite much national ageing research advocating the inclusion of psychological support in pre-retirement programmes (Institute of Employment Studies, 2018) this does not seem to be gaining traction at an organisational level. The breadth and variability of course content make comparability difficult and reported success as interventions are understandably mixed – some suggest a positive impact Elder and Rudolph (1999), others no effect (Noone, Stephens and Alpass, 2009).

Post-retirement, programmes are no longer deemed the responsibility of employers, so it is left to individuals to identify appropriate support. Interventions to ease post-retirement adjustment have evolved a little from Atchley's (1982) early recommendations on addressing routine, structure, bridge activities and sustaining social contact to now include more emotional and psychological issues (Taylor-Carter, Cook and Weinberg, 1997).

The use of coaching as an intervention for retirement is not well-documented. *Retirement coaching* as a library search term produced mainly sports-retirement articles and only two age-related. Google scholar identified one relevant, but un-cited, thesis by Hoppu (2017). Although research into coaching across the retirement transition is lacking, there is empirical evidence to suggest coaching has met practical and psychological needs of other life transitions for example, leadership transitions (Sutton, 2008; Terblanche, Albertyn and van Coller-Peter, 2017); parental transitions (Moffett, 2018; Stern and Bruschweiler-Stern, 1998) and military to civilian transitions (Beech, Gold and Beech, 2017; Zackery, 2014).

Similar practical or psychological needs and interventions have been evidenced in the retirement literature, although not linked to coaching. Practical needs identified have included understanding pension provisions (Kim and Feldman, 2000) and social isolation with loss of work network (Segel-Karpas, Ayalon and Lachman, 2018). Practical interventions include planning. Quick and Moen (1998) found planning increased satisfaction with retirement (75% of those who had planned were very satisfied compared to only 45% who had not planned). Psychological needs include managing vulnerability, due to loss of work role (Osborne, 2012) which can prompt a lost sense of self, identity or purpose (Topa and Alcover, 2015). Psychological interventions promote exploratory self-discovery (Reichstadt, Sengupta, Depp, Palinkas, and Jeste, 2010), consideration of new perspectives.

This review of retirement literature supports the need to broaden qualitative research on the retirement transition. There is evidence transition coaching, used to support practical and psychological issues across other transitions, could suitably be applied to retirement. This UK study intends to provide insight for coaches working with retirees to increase awareness about 'typical'

features of the retirement transition and to understand the role, if any, that coaching plays across this transition.

## Methodology

Three main drivers favoured a qualitative rather than quantitative choice. First, I wanted to diverge from the dominance of quantitative retirement research and embrace the broader, deeper perspective of a qualitative approach. Second, my research intent was to ask exploratory questions, to 'grasp real-life' (Miles and Huberman, 1994) and hear 'silenced voices' (Creswell, 2013). Third, my critical realist philosophy favours combining sources of knowledge to gain a more complete understanding.

I considered three qualitative designs – case study, narrative and phenomenology. Case study was delisted as it requires a bounded context, like one organisation or programme, to study (Flyvberg, 2011). Narrative research favours participants with key individual characteristics, but my emphasis was on the experience itself, not the specific retirees. This led me to choose phenomenology for its focus on understanding the common essence of a lived experience – in this case, the phenomenon of retirement transition.

There are two different schools of phenomenology. Descriptive phenomenology preserves the pure participant descriptions of their experiences whereas Interpretive phenomenology interprets the accounts provided. Descriptive phenomenology requires the researcher to suspend their researcher presuppositions (referred to as 'bracketing' (Appendix I). Interpretive phenomenology deems bracketing ineffectual, believing researcher beliefs are an integral, inextricable part of the research.

In a quest to minimise distortion of the described experience, and stay true to the participant voice, I selected the descriptive approach. A final choice of technique was necessary between two descriptive phenomenologists, Moustakas and Giorgi. Moustakas (1994) elevates the importance of researcher self-dialogue and prompts a reflective and meditative search for meaning (Finlay, 2014) whilst remaining faithful to each individual story (Hiles, 2001). Giorgi (2009) devised a scientifically acceptable method that re-articulated narrative using underlying psychological meaning which 'correlated with the facts' (p95). Giorgi's approach combined several participant accounts to create a common or typical experience (Finlay, 2014).

I chose the descriptive phenomenological approach by Giorgi for its alignment with my critical realist philosophy and suitability to my research purpose: to first understand the typical structure of the retirement transition experience then to understand what role coaching played for participants.

## Participant selection

Six UK retirees were selected. Creswell (2013) recommends 3-15 participants when conducting phenomenological research.

Three participant criteria were specified:

- experience of coaching during their retirement transition
- self-definition of at least one year retired (timeframe retirees feel most unsettled about transition - Wang, 2007)
- the participants' coach qualified with at least a post-graduate certificate in coaching.

Volunteers who met the above criteria were identified using coach networks allowing a convenient voluntary self-selection sampling (Saunders, Lewis and Thornhill, 2016). Using coaching networks

to access participants introduced into the risk of coach bias into the design as coaches may have volunteered clients with favourable coaching experiences.

The resultant participants were three male and three female. All considered themselves as having retired for a mix of reasons as stated in the table below. Interestingly, coach experience varied considerably: – the four pre-retirement participants had group coaching experiences and all but one had one-on-one coach experience. The two post-retirement participants continued with their pre-retirement coaches, two employed new coaches and two ceased coaching. Most participants had between two and three coaches to support their transition.

## Ethics

I followed Oxford Brookes University’s ‘Code of Practice for Research Ethics involving Human Participants’ (2016) to minimise risks. Broadly this involved study transparency and clarity, careful handling of data and participant consent.

**Table 1: Final participant characteristics**

Ref	Sex	Age	Age when retired	Conditions of work exit	Coach pre-retirement?	Coach post-retirement?
Ann	Female	63	60	Free choice	2 External 121 1 External group	Same External 121
Bob	Male	62	60	Contracted age of exit	3 External 121	None
Carl	Male	56	55	Decided while off sick with redundancy stress	1 External 121	None
Dan	Male	67	62	Redundancy	2 External 121 1 External group	Same 2 External 121 1 Outplacement
Emma	Female	66	64	Decided while off sick for bereavement	1 Internal Group	1 External 121
Fiona	Female	58	55	Contracted age of exit	1 Internal Group 1 Internal 121	1 External 121

## Data collection

I chose two methods of data collection – visual aids and interviews.

1. Two visual aids were requested in advance.
  - a. An autobiographical ‘life-line’ indicating how participant well-being had changed over the retirement transition and when coaching was employed.
  - b. Their free choice of three Coaching Cards (from a pack of 55 provided by Barefoot Coaching) to symbolise significant points in their retirement transition. The cards offered various images (nature, people, activities etc.) decontextualised from the retirement topic.

The nature of this research forced retrospective recall which introduced potential for ‘hindsight bias’ where experiences could be misrepresented due to the passage of time. (Willig, 2013). The visual aids helped mitigate this bias by stimulating recall and sharpening memories (Harper, 2002).

2. Semi-structured telephone interviews were the main data collection method. Interviews enable a rich account of a participant’s lived experience. A semi-structured interview guide was designed with a scripted structured start and end to ensure consistency but unstructured interview questions which could be varied to enable exploration and elaboration of each

experience (Willig, 2013). Telephone interviewing offered practical benefits plus an opportunity to unobtrusively record dialogue.

### **Pilot**

The full interview process (including advance visuals) was piloted to clarify guide instructions, account elicitation, and estimate timescales (Polkinghorne, 1989). The pilot interview was excluded from the results.

### **Data Analysis**

Recorded interviews were transcribed then Giorgi's four-step methodological approach was applied.

1. The transcript was 'read for a sense of the whole' (Giorgi 2009 p128) to understand the overall context.
2. Each transcript was then segmented into meaning units: 'phrases ...which express a...meaning which can be differentiated from the preceding text' (Finlay, 2014 p126).
3. Next each meaning unit was translated into psychological statements. This involved re-phrasing to balance fidelity to the recounted experience with psychological implications as determined by the researcher. 'The most important criterion for the descriptive approach is that one neither adds to nor subtracts from the invariant intentional object arrived at but describes it precisely as it presents itself' (Giorgi, 2009 p137).
4. The final step in Giorgi's process is a generalising process using imaginative variation. which involves 'varying the frames of reference, employing polarities and reversals, and approaching the phenomenon from different perspectives' (Moustakas, 1994 p97). The final output is a paragraph of text that constitutes a "general essence" for these participants, a fundamental meaning without which this phenomenon could not exist; the most invariant meaning of a context (Giorgi, 2009).

For the last three steps, the researcher adopts the attitude of 'psychological phenomenological reduction', looking afresh at the text, suspending 'past knowledge or presuppositions' yet remaining sensitive to the psychological perspective of the phenomenon under investigation (Giorgi, 2009). An ongoing transparent record of these suspended thoughts termed *bracketing* were documented in a diary.

## **Findings and Discussion**

To ease presentation and enhance flow, findings and discussion are combined but, reflecting the process conceptualisation, presented in two sequential phases: pre-retirement, and post-retirement.

Each phase starts with the output from Giorgi's descriptive phenomenological method – the general essence. Key themes selected using thematic analysis (Braun and Clarke, 2006) are highlighted within the essence. Each theme is then evidenced with participant quotes and discussed with reference to relevant literature.

### **Pre-retirement**

#### **Pre-retirement – excerpt from general essence**

Participants avoided considering their retirement until external triggers (like coach-led internal courses) prompted attention. Financial planning was a priority and primarily involved consultation with financial advisors, not coaches. Irrespective of financial support, or wealth, participants

possessed a fear of insufficient income. Typically, occupational planning, on how participants will occupy their time post-retirement, was not considered pre-retirement. However, with hindsight, participants recommend early occupational preparation and coaching was proposed as an appropriate enabler.

Pre-retirement coaching courses provided useful practical information that aided decision-making. When-to-retire decisions tended to be pre-determined, participants sought counsel from family, friends, or work colleagues, but not coaches. Coaching was however used to explore options on how-to-retire like a tapered exit. Coaches were valued as sounding boards to clarify decisions to exit and identify the push and pull factors behind their decision on whether-to-retire.

One-to-one coaching pre-retirement was typically employed to support participants through unexpected events like redundancy. These events prompted strong emotional reactions and a lost sense of control. Coaches offered non-judgemental empathy whilst participants weathered the storm acknowledging, expressing and processing their emotions. Coaching helped participants distinguish what could be controlled from what could not and introduced a forward-facing focus to regain their sense of control.

## **Theme 1: Planning**

Only two main planning topics were mentioned by participants – finance and occupation which mirrored the focus of planning narratives in Moffat and Heaven's (2017) study of retirement transition experiences.

### **Financial planning**

All participants actively engaged in financial planning pre-retirement favouring financial advisors not coaches, so the role of coaching was minimal. Participants reported that coach involvement was limited to provision of financial information as part of a pre-retirement course. Using financial advisors is a Western cultural norm, according to Moffat and Heaven (2017). Financial coaching has only recently emerged as an alternative option (Pappas and Jerman, 2015).

I noted through bracketing I had assumed that participants would be fully aware of their pension amounts pre-retirement. Retirees however mentioned real problems experienced pre-retirement in trying to understand their post-retirement financial position. Despite engaging a financial advisor, Carl was unable to get any workable insight into an income he could plan upon and described his advisor as having 'very sloped shoulders'. Other participants found the calculation difficult to grasp, perhaps attributable to financial literacy. Lusardi and Mitchell (2008) identified financial literacy as an issue amongst older Americans with only a third understanding all three calculations of risk, inflation and compound interest.

Participants reported a lack of information available in a timely, accurate and useable format to enable effective financial planning. Interestingly, this lack of pension information fuelled a fear of insufficiency, regardless of apparent wealth, as explained by Fiona: 'My main fear was not having enough money to keep my family. ... being able to persuade my husband and children to live within our budget.' Similar financial fears were reported by Butters (2002) and found to provoke a negative attitude toward retirement, whereas having a clear idea pre-retirement of forecast income was found to increase well-being post-retirement (Noone et al, 2009) regardless of household income.

### **Occupation planning**

Most participants left planning how they would occupy their time until after retirement but two had this topic included as part of their pre-retirement courses. Coach-led pre-retirement courses were typically held in the last year before retirement which meant opportunities to change direction or re-

skill were minimal within the timeframe. Interestingly with hindsight, all participants recommended earlier more holistic planning with occupational planning afforded a higher priority, with more time to consider options or upskill if necessary. Fiona noted lost opportunities, 'I squandered the opportunity at X. I had just thought I would leave at 55 so I didn't construct a career that was capable of carrying on... I hadn't really done enough to think about what this next period was going to be like and how I would get the skills.'

There is plenty in the literature to support pre-retirement planning having a strong positive effect on post-retirement satisfaction (Taylor-Carter et al, 1997). Hoppu (2017) also suggested that coaching could play an important role supporting clients to plan pre-retirement.

## Theme 2: Decision-making

None of the participants turned to coaching specifically to support their retirement decision-making despite its significance as a major life event; this was also noted by Adams and Beehr (1998). However, coaches were used as sounding boards to seemingly validate their choices on when, how and whether to retire.

**When- to-retire** dates were either pre-determined by contractual or redundancy situations (in four out of six cases) or arrived at following consultation with work colleagues, family, and friends.

**How-to-retire** decisions were discussed with coaches. Coaching helped generate different options to bridge the transition with tapered exits a popular choice. This approach offered retirees opportunities to loosen links with work whilst developing new ties with their new post-retirement realities and deemed a healthy approach to bridge changing identities (Bridges, 2004).

There were many and varied personal reasons provided for the whether-to-retire decision either encouraging retirement - 'I wanted to be free of the requirement to earn money really' (Carl) or discouraging retirement - 'a fear of how I will miss working with the team' (Ann). This complexity of competing factors was similarly noted in the literature (Kerry, 2018). Pre-retirement coaches helped brainstorm factors, understand their relative strength and enable discussions on which forces could reasonably be altered. Although coaches offered techniques to assess and rank decision options, this was not what participants used them for.

Although coaching is not typically employed for decision-making, it has been recommended when retirement plans are undecided (Davies and Jenkins, 2013). Interestingly many transition coaching models (like Bridges, 2004) represent responses to enforced change and ignore decision-making as part of the transition process. Decision-making is a feature of change models triggered by internal contemplation like the transtheoretical model (Prochaska, 2008) which developed eight stages to explain behaviour responses, originally when giving up smoking. Retirement appears to follow a hybrid model as proposed by Butters, (2002), where an initial planning and contemplation stage pre-retirement precedes the transition process.

## Theme 3: Unexpected Events

Participants recounted several unexpected events including bereavement, redundancy, and a tribunal. Giorgi's method of generalising forced me to seek commonality between these differing experiences, hence this theme of unexpected events. One reason for such high occurrence of unexpected events within this group (four out of six participants) could relate to a natural increase in unexpected events concurrent with retirement, as noted by Heaven, O'Brien, Evans, White, Meyer, Mathers and Moffatt (2016). Alternatively, this high occurrence of unexpected events might instead reflect an increased tendency for clients to turn to coaching to support them through their unexpected circumstances.

## **Weathering the Storm**

Two different incidents of bereavement did not prompt coaching attendance, but three unexpected work-related events did instigate coach engagement pre-retirement. Once at coaching, there was a need for participants to offload their intense emotions, enabling them to weather the storm. Bob described his experience as “incredibly traumatic” and after many loyal years, he felt he’d become “a bit of a supernumerary...one feels slightly abandoned”. Carl felt he had “effectively been tortured for 5 years” by his employers and relayed how they took him to “breaking point”. Carl described immense value in the role of his coach as a ‘trusted sounding board’ enabling open expression of emotions and helping when he felt he was ‘losing perspective’ about his redundancy situation. Coaches acted as thought partners to work through the emotional and psychological impact of unexpected events. Transition coaching studies report the value of a safe environment to acknowledge and express emotional turmoil (Sutton 2008) and recognise its commonality (Terblanche et al, 2017). There was a sense that processing the events would take time and it was not necessarily helpful to speed this process up. This aligns with advice on coaching redundant employees from Palmer and Panchal (2011) who suggest it is difficult for the client to move forward until negative emotional reactions (often anger, despair, and grief) have been dealt with.

### **Control**

There was a clear distinction between the psychological language of those that felt in control of their decision to retire and those that did not.

Unexpected events concurrent with retirement transition were cited as reasons for a sense of diminished control over the retirement decision. As Carl recalls about his redundancy situation, ‘I remember saying to the GP, ‘I feel like this cork that’s just being swept along and bobbed around on the ocean - I have no control over what’s happening to me’.

These findings support previous studies where involuntary redundancy was described as the ‘most dramatic and unpleasant experience’ (Moffatt and Heaven, 2017) in contrast to having the choice to retire, which links strongly to positive well-being (Quine, Wells, de Vaus and Kendig, 2007).

Where participants did not feel in control, pre-retirement coaching offered them an objective, rational, unemotive view of the situation. Coaching provided an opportunity to explore and focus on the elements they could control or influence and thereby construct a clear future path through what Dan referred to as a ‘mess’. Dan explained the role that coaching provided was a sense of regaining control, ‘the word that comes to the front of my head immediately is stability.’ and Carl explained coaching’s critical role in fathoming his way through a difficult five years, ‘without my coaching I don’t think I would be in this place in any shape or form’.

Coaching techniques that enhanced client sense of control included planning activities, (Elder and Rudolph, 1999) future-focused goals (Haynie and Shepherd, 2011) and the optimism of positive psychology (Boniwell, Kauffman and Silberman, 2014).

### **Pre-retirement summary**

Themes that typically arose as issues pre-retirement were primarily practical - planning, decision-making, and unexpected events. The first two were not often taken to coaching as presenting issues but pre-occupied thinking pre-retirement. However, unexpected events did prompt coach engagement. Coaching offered a safe space to express intense emotions then as the coaching relationship progressed, control was regained by forward focusing and future planning.

There were two main types of coaching that participants received pre-retirement:

1. Group coaching as part of internal organisational courses focused on retirement. This appeared to have two benefits 1) provision of specific contractual or financial information to aid decision-making, and 2) triggering deeper thought about their retirement. Participants described the courses as 'structured and transactional' driven by their group format and practical content.
2. Where unanticipated events occurred, participants preferred tailored one-to-one coaching for their sensitive topics. Emotions were processed as participants 'weathered the storm' and a sense of control was regained using a forward-facing positive coach approach.

All participants retrospectively suggested using coaching to support broader holistic planning and recommended earlier planning to enable upskilling to increase later life opportunities.

### **Post-retirement**

This is an excerpt from the general essence (Giorgi, 2009) stage of the data analysis. 'The transition point prompts a mix of emotions – happiness, sadness, relief, anxiety, and excitement. Time is then deliberately set aside to mark the ending, regroup, and recuperate. Coaches are typically engaged to support participants in constructing a fulfilling 'post- retirement life'. First needs are identified through life-appraisals and self-awareness exercises. Perceived imbalances are identified then redressed (typically time and freedom). There is a strong sense of identity loss associated with the loss of work which can cause an unsettling questioning of value and purpose. Coaching helps participants to re-discover an identity or invent a new identity guiding them on how to shape their contribution to a new future. The transition to retirement is inextricably entangled with ageing and one's mortality. Participants actively reject retiree stereotypes. Existential fears are explored to help ageing acceptance. Differing cultural attitudes, can help retirees develop new perspectives encouraging a more positive outlook and a sense of inner peace.'

## **Theme 4: Redressing the balance**

Coaching played a significant role in exploring how participants would occupy their time post-retirement which included a range of leisure, social, paid, and voluntary activities. To understand which activities would deliver most fulfilment, participants used information gleaned from tools commonly applied in transition coaching including life appraisal (Cox, 2006) and self-discovery exercises (Passmore and Pearson, 2011). Contrary to an assumption I held that life experience would align with high self-awareness, retirees lacked self-awareness – this was corroborated in Kloep and Hendry's (2006) retirement study.

When identifying their chosen post-retirement paths, coaching was both reflective and exploratory resulting in new goals which tended to redress a balance. Work was repeatedly cited as responsible for creating imbalances like lost time and freedom:

- Time. 'I didn't make enough time for my family and I'm now sort of trying to make up for it' (Bob).
- Freedom came in many different guises.: Ann felt free from the constraints of work, free from parenting duties now that her children had "flown the nest", and free from guilt. Carl felt free from the requirement to earn, free from overloading his weekends/ evenings and free from the worry/ constraint of being on-call.

The main loss that people reported after retirement was identity (theme 5), participants did not mention losses found in other studies, for example routine (Robinson, Demetre and Corney, 2011) or social network (Segel-Karpas et al, 2018).

The literature tends to view gains and losses in isolation, but this study identifies a strong link between choice of post-retirement occupation in response to a need to rebalance pre-retirement

activities. Baltes and Baltes (1993) devised the SOC theory (selective optimisation with compensation) of successful aging which supports this gain/loss relationship. The theory suggests that successful aging can be achieved using a combination of optimisation, selection and compensation to handle any deficits.

According to O’Riordan (2011), one of the main purposes of retirement coaching is to ‘empower clients to identify and meet their life goals’. Participants credited their coaches with support in identifying goals and injecting realism or challenge into plans. As Dan explained, ‘With his help, I wrote a full business plan which laid out how I was going to transition from being a salary slave to being...an independent professional. We bounced it backwards and forwards and he challenged me ...he’s been extremely helpful.’

## **Theme 5: Identity**

Although rarely tabled as an opening or explicit topic, all participants covered identity within their coaching agendas. This aligned with Osborne’s (2012) finding that ‘working through the psychological effects of a lost identity is likely to be a priority for retirees.’

### **Lost identity**

At the point of retirement, identity loss felt quite sudden and made participants feel ‘unsettled’ (Bob), ‘very uncomfortable’ (Emma) and ‘out of sorts’ (Dan). This mix of emotions is commonly reported in the retirement literature (Wang, 2007) but is a common human response to change (Palmer and Panchal, 2011) and features in many transition theories (Hudson and Maclean, 2012). Most participants attributed this lost sense of identity to their loss of work role. ‘For years I had a badge, I was a partner with a good law firm. If somebody said, ‘Who are you? What do you do?’ I could say’ (Bob). This was a strong and consistent finding across other retirement studies (Kim and Moen, 2002)

### **New identity**

Having recognised and acknowledged the loss, participants then appeared ready to look forward and consider a new identity. Recognising that personal identity is not solely linked to work can be an important starting point (Malette and Oliver, 2006). For many, this was an expansion of self-discovery now focusing on whom participants wanted to be rather than what they wanted to *do*. Generating meaning, purpose, and self-worth is well recognised for creating a more coherent sense of self (Round and Burke, 2018).

Fiona chose a photograph of a calm lake and explained the importance of becoming more herself: ‘I’m much more at peace in retirement ...I would say I’m quite an introverted person and in my career I have performed very much in an extrovert way and I think it took a lot out of me...working in an open plan office where anyone can get you from 8 o’clock in the morning till 8 o’clock at night with lots of multiple demands is absolutely akin to torture.’

Responses to identity loss appeared to differ with self-concept. Participants possessing a singular self-concept found transitioning to retirement more difficult so worked on reframing or reshaping their new identity post-retirement. Participants with multiple identities had fewer problems transitioning to retirement as spreading the risk minimised their sense of loss (Osborne, 2012).

## **Theme 6: Ageing**

Although interviewed specifically about their retirement transition, participants repeatedly referred to their age and mortality. It appeared that transition to retirement was, for them, inextricably

entangled with getting old. This was supported by Heaven et al (2016) who suggested this entanglement meant retirement was regarded as an 'intervention gateway to later life'.

### **Fighting the stereotypes**

At the point participants became retired they had a new "retiree" identity forced upon them. As Ann explained 'retired to me meant being old' so she vehemently did not want to define herself as retired, for fear that other people might perceive her as 'waiting for life to happen and end'. Participants went on to describe a misalignment between the retiree label and how they felt. They did not feel 'like an old aged pensioner' (Ann) and they 'resented the word'. (Dan)

There was anger at how society was now labelling them, as Ann describes, "I can remember getting a general newsletter and the top said, 'Dear Pensioner' and I felt ... hang on a minute, I'm not a pensioner I might draw a pension but... I actually did drop them a line saying ... can we phrase this differently?"

They were keen not to be seen by others as living up to classic observed 'retired' stereotypes, as Carl said 'I never want to be an old guy whose life is walking to the paper shop to get the newspaper'. Retirement studies have found evidence of both adoption (Topa and Alcover, 2015) and rejection (Heaven et al, 2016) of generational stereotypes. My participants fell vociferously into the latter category.

### **Mortality**

This rejection of retiree stereotype appeared driven by a fear of ageing linked to life stage. As Corey (2013) explained it is instinctive for us to try and avoid death, but its unpredictability and inevitability creates existential anxieties.

For Emma, the recent death of her mother focused her thinking, 'I might pop off in the next couple of weeks - you just don't know. I really must make sure that I do some of the things that I always wanted to do.' Yalom (2008) reports a sense of time running out is, for many, an incentive to live life more purposefully.

Most found the one to one coaching helpful. It allowed participants to voice fears, recognise their existence, and even their origins. Many found coaching helped identify their circles of concern and influence so they could focus on what they were empowered to improve, as Dan explained, 'Yes we are mortal... on this planet for a finite length of time. I am not looking at my demise per se - I'm looking at lifestyle, what I can do'.

Some coaches worked on reframing, helping their clients to construct their own perspective on retirement. As Fiona advised, 'we should just think of it as another chapter of life'. Coaching literature offers a variety of techniques for generating positive outlooks including reframing (Cox, 2006), and positive psychology (Boniwell et al, 2014).

### **Cultural Attitude**

There was a strong cultural undercurrent hinting at Western societal ageist attitudes. A sense that because of their age, they were no longer valued. This incited anger, frustration, and disbelief.

Ageism in Western cultures is clear, but it is only recently emerging that ageism has a detrimental effect on wellbeing in later life (Centre for Ageing Better, 2018). In Martinez-Carter's (2013) review of cultural attitudes to ageing, eastern cultures show their elders respect and value their wisdom, whereas Western cultures do not. This cultural angle was most evident when two participants expressed their warmth towards an elderly black woman from the coaching cards. They envisioned

a non-Western perspective on ageing, describing the woman as experienced, thoughtful, wise, mature, insightful, and confident.

To minimise cultural anxieties, participants reported working with their coaches to improve their perspective on the future. Those who had positive attitudes towards ageing were found 'significantly more likely to outlive their negative counterparts' (Levy, Slade, Kunkel and Kasl, 2002).

## **Post-retirement summary**

Themes post-retirement were generally more psychological, provoking deeper thought. Two participants claimed that coaching had "saved" them and their lifelines showed significant increases in well-being in response to coaching. Coaching played a more visible role post-retirement than pre-retirement via two main interventions – outplacement or external coaches. All internal and group coaching had stopped. Internal or outplacement coaches were quickly dropped as ties to old employers incited distrust and the coach focus on CVs and profiles, although useful, did not meet client's post-retirement deeper needs. External coaches were self-selected, favoured for their independence and often exploratory, developmental approach.

Participants opted for multiple coaches using between two and five coaches across their transition. As Megginson and Clutterbuck (2005) noted, the retirement transition covers such a mix of practical and psychological issues, this prompts a need for either multiple or versatile coaches.

## **Conclusions**

This study found that coaching *did* play a variable role across the retirement transition. Coaching pre-retirement was typically minimal, however participants found coaching pivotal post-retirement. Although general coaching techniques were clearly helpful, this study highlights the versatility of retiree needs. Coaches need either to be prepared to flex between action planning and existential meaning-making or specialise in one part of the retirement process. Perhaps indicative of the need for coach versatility, all retirees employed at least 2 coaches across their transition to retirement. This study has explored the role of coaching across the retirement transition for six UK retirees who retrospectively recalled their experiences. Participants all self-defined as retired from senior management roles at least one year before the interview and experienced coaching at least once across their transition. As the first UK study on retirement coaching, the aim was deliberately exploratory with the emphasis on coaching content.

Three themes, with a strong practical emphasis, emerged as important to participant's pre-retirement: planning, decision-making, and unexpected events. Post-retirement, themes were more psychological and centred around constructing a meaningful future: redressing the balance, identity, and ageing.

## **Contribution to knowledge**

The literature on retirement coaching is scant and only one relevant research study was found investigating benefits of a Finnish pre-retirement coaching programme.

This study addresses three current gaps in the research field –

1. No known UK study on the experiences of retirement coaching
2. No known insight into post-retirement coaching
3. No known exploration of coaching interventions employed across retirement transition.

## Study limitations

This study has considered retirement transition from the client viewpoint and has not taken coach experience into consideration. This study has used descriptive phenomenology to construct a general essence from participant interviews. The findings within this general essence represent a typical retirement transition experience for these participants, which is not necessarily generalisable to the whole retiree population. In order to achieve this aim, invariant imagination guides the researcher to seek a higher commonality rather than point out differences. There were two circumstances where this generalisation produced limitations:

1. Generalising across diverse retirement experiences for example, within this group, participants that felt in control of their decision to retire, had very different experiences to those that did not feel in control.
2. Generalisation across coaching experiences for example, seeking commonalities across internal and external coaches, group and individual coaching, and various coaching genres.

## Wider implications

The nature of this study was exploratory so making conclusive recommendations was not its primary objective. Instead, implications can be inferred about the value, significance, and relevance of this research for various groups.

### Clients

By understanding likely transition content and coaching benefit, clients can be discerning about their coach choice. This study also provides clients with the advantage of retiree hindsight, which might provoke earlier, holistic preparation.

### Coaching Practice

By providing insight into a typical retirement experience, coaches have an awareness of likely topics that might arise at different stages across the transition process. By understanding a typical process, coaches can better understand likely needs in terms of a coach approach and whether they have the necessary skills.

### Organisations

Pre-retirement courses seem a valuable trigger, but participant feedback suggests their independence, content, and timing might benefit from a review. This research has suggested organisations can do more to help people exit work more gracefully. After many years of loyalty and commitment, participants felt “abandoned”, even “tortured” by their employers through their transition.

**Financial Advisors:** This group of participants suggested that financial advisors are not providing financial information regarding post-retirement income in a way that people understand or can use to plan with. This research found the absence of this information is providing unnecessary anxiety to those with adequate funds.

## Recommendations for future research

Being a new field, the opportunities for further research are great, so here are a few of personal interest:

- Understanding what triggers people to start thinking seriously about their retirement.

- Testing participant claims that planning for retirement is not early enough and not holistic enough.
- Understanding the relative usefulness of different coaching interventions, for example group versus one-to-one or internal versus external.
- Exploring why so few retirees have engaged with coaching. Davies and Jenkins (2013) suggest retirees are not targeted by coaches but there may be other barriers to coaching, perhaps cost, coaching experience or generational perceptions about its usefulness.

## References

- Adams, G. and Beehr, T. (1998) 'Turnover and Retirement: A Comparison of Their Similarities and Differences', *Personnel Psychology*, 51(3), pp.643-665. DOI: [10.1111/j.1744-6570.1998.tb00255.x](https://doi.org/10.1111/j.1744-6570.1998.tb00255.x).
- Atchley, R. (1982) 'Retirement: Leaving the World of Work', *The ANNALS of the American Academy of Political and Social Science*, 464(1), pp.120-131.
- Baltes, P. and Baltes, M. (1993) *Successful aging: Perspectives from the behavioural sciences*. Cambridge: Cambridge University Press. Available at: <https://www.jstor.org/stable/1043818>.
- Beech, N., Gold, J. and Beech, S. (2017) 'Military Lives: Coaching Transitions', *European Journal of Training and Development*, 41(5), pp.434-449. DOI: [10.1108/EJTD-02-2017-0010](https://doi.org/10.1108/EJTD-02-2017-0010).
- Boniwell, I., Kauffman, C. and Silberman, J. (2014) 'The positive psychology approach to coaching', in Cox, E., Bachkirova, T. and Clutterbuck, D. (eds.) *The complete handbook of coaching* (2nd edn.). London, England: Sage Publications, pp.157-169.
- Bosse, R., Aldwin, C., Levenson, M. and Workman-Daniels, K. (1991) 'How stressful is retirement? Findings from the Normative Aging Study', *Journal of Gerontology: Psychological sciences*, 46(1), pp.9-14. DOI: [10.1093/geronj/46.1.P9](https://doi.org/10.1093/geronj/46.1.P9).
- Braun, V. and Clarke, V. (2006) 'Using Thematic Analysis in Psychology', *Qualitative Research in Psychology*, 3(2), pp.77-101. DOI: [10.1191/1478088706qp063oa](https://doi.org/10.1191/1478088706qp063oa).
- Bridges, W. (2004) *Transitions: Making Sense of Life's Changes* (2nd edn.). Cambridge, MA: Da Capo Press.
- Butters, J. (2002) 'Managing the mental and emotional aspects of retirement', *Leadership in Health Services*, 15(4), pp.6-11. DOI: [10.1108/13660750210452152](https://doi.org/10.1108/13660750210452152).
- Centre for Ageing Better (2018) *The experience of the transition to retirement: Rapid Evidence Review*. London: CFAB Publication. Available at: <https://www.ageing-better.org.uk/publications/transition-to-retirement-rapid-evidence-review>.
- Corey, G. (2013) *Theory and practice of Counselling and Psychotherapy* (9th Int. edn.). Cengage Learning.
- Cox, E. (2006) 'An Adult Learning Approach to Coaching', in Stober, D. and Grant, A. (eds.) *Evidence Based Coaching Handbook: Putting Best Practices to Work for Your Clients*. Hoboken, NJ: John Wiley & Sons.
- Creswell, J. (2013) *Qualitative inquiry & research design: choosing among five approaches* (3rd edn.). Thousand Oaks, California: Sage Publications.
- Davies, E. and Jenkins, A. (2013) 'The Work-To-Retirement Transition of Academic Staff: Attitudes and Experiences', *Employee Relations*, 35(3), pp.322-338. DOI: [10.1108/01425451311320503](https://doi.org/10.1108/01425451311320503).
- Elder, H. and Rudolph, P. (1999) 'Does Retirement Planning Affect the Level of Retirement Satisfaction? - an Interdisciplinary Perspective', *Financial Services Review – Greenwich*, 8(2), pp.117-127. DOI: [10.1016/S1057-0810\(99\)00036-0](https://doi.org/10.1016/S1057-0810(99)00036-0).
- Finlay, L. (2014) 'Engaging Phenomenological Analysis', *Qualitative Research in Psychology*, 11(2), pp.121-114. DOI: [10.1080/14780887.2013.807899](https://doi.org/10.1080/14780887.2013.807899).
- Flyvberg, B. (2011) 'Case Study', in Denzin, N. and Lincoln, Y. (eds.) *The Sage Handbook of Qualitative Research* (4th edn.). London: Sage Publications, pp.301-316.
- Gall, T., Evans, D. and Howard, J. (1997) 'The retirement adjustment process: Changes in the well-being of male retirees across time', *Journal of Gerontology: Psychological Sciences*, 52B, pp.110-117. DOI: [10.1093/geronb/52B.3.P110](https://doi.org/10.1093/geronb/52B.3.P110).
- Giorgi, A. (2009) *The descriptive phenomenological method in psychology: a modified Husserlian approach*. Pittsburgh, USA: Duquesne University Press.
- Harper, D. (2002) 'Talking about pictures: A case for photo elicitation', *Visual Studies*, 17(1), pp.13-26. DOI: [10.1080/14725860220137345](https://doi.org/10.1080/14725860220137345).
- Haynie, J. and Shepherd, D. (2011) 'Toward a Theory of Discontinuous Career Transition: Investigating Career Transitions Necessitated by Traumatic Life Events', *The Journal of applied psychology*, 96(3), pp.501-524. DOI: [10.1037/a0021450](https://doi.org/10.1037/a0021450).

- Heaven, B., O'Brien, N., Evans, E., White, M., Meyer, T., Mathers, J. and Moffatt, S. (2016) 'Mobilizing Resources for Well-being: Implications for Developing Interventions in the Retirement Transition', *The Gerontologist*, 56(4), pp.615-629. DOI: [10.1093/geront/gnu159](https://doi.org/10.1093/geront/gnu159).
- Hershey, D., Jacobs-Lawson, J., McArdle, J. and Hamagami, F. (2007) 'Psychological Foundations of Financial Planning for Retirement', *Journal of Adult Development*, 14(1-2), pp.26-36. DOI: [10.1007/s10804-007-9028-1](https://doi.org/10.1007/s10804-007-9028-1).
- Hiles, D. (2001) *Heuristic Inquiry and Transpersonal Research* (Paper presented to CCPE edn.).
- Holmes, T. and Rahe, R. (1967) 'Social Readjustment Rating Scale', *Journal of Psychosomatic Research*, 11, pp.213-218. DOI: [10.1016/0022-3999\(67\)90010-4](https://doi.org/10.1016/0022-3999(67)90010-4).
- Hoppu, P. (2017) *Re-designing Your Future in the Third Age of the Lifespan* (Dissertation edn.). Finland: Laurea University of applied sciences.
- Hudson, F. and McLean, P. (2006) *Life launch: a passionate guide to the rest of your life* (4th edn.). Santa Barbara, CA: Hudson Institute Press.
- Institute for Employment Studies (2018) *Thinking Ahead: Exploring support provided by employers to help staff plan for their future*. London: IES.
- Kerry, M. (2018) 'Psychological Antecedents of Retirement Planning: A Systematic Review', *Frontiers in psychology*, 9. DOI: [10.3389/fpsyg.2018.01870](https://doi.org/10.3389/fpsyg.2018.01870).
- Kim, S. and Feldman, D. (2000) 'Working in Retirement: The Antecedents of Bridge Employment and Its Consequences for Quality of Life in Retirement', *The Academy of Management Journal*, 43(6), pp.1195-1210. DOI: [10.2307/1556345](https://doi.org/10.2307/1556345).
- Kim, J. and Moen, P. (2002) 'Retirement Transitions, Gender, and Psychological Well-Being: A Life-Course, Ecological Model', *The Journals of Gerontology. Series B, Psychological sciences and Social sciences*, 57(3), pp.212-222. DOI: [10.1093/geronb/57.3.P212](https://doi.org/10.1093/geronb/57.3.P212).
- Kloep, M. and Hendry, L. (2006) 'Pathways into Retirement: Entry or Exit?', *Journal of Occupational and Organizational Psychology*, 79(4), pp.569-593. DOI: [10.1348/096317905X68204](https://doi.org/10.1348/096317905X68204).
- Levy, B., Slade, M., Kunkel, S. and Kasl, S. (2002) 'Longevity increased by positive self-perceptions of aging', *Journal of personality and social psychology*, 83(2), pp.261-270. DOI: [10.1037//0022-3514.83.2.261](https://doi.org/10.1037//0022-3514.83.2.261).
- Lusardi, A. and Mitchell, O. (2008) 'Planning and Financial Literacy: How Do Women Fare?', *American Economic Review*, 98(2), pp.413-417. DOI: [10.3386/w13750](https://doi.org/10.3386/w13750).
- Malette, J. and Oliver, L. (2006) 'Retirement and existential meaning in the older adult: A qualitative study using life review', *Counselling, Psychotherapy, and Health*, 2(1), pp.30-49.
- Marcellini, F., Sensoli, C., Barbini, N. and Fioravanti, P. (1997) 'Preparation for Retirement: Problems and Suggestions of Retirees', *Educational Gerontology*, 23(4), pp.377-388. DOI: [10.1080/0360127970230406](https://doi.org/10.1080/0360127970230406).
- Martinez-Carter, K. (2013) 'How the elderly are treated around the world', *The Week*. Available at: <https://www.theweek.com/articles/462230/how-elderly-are-treated-around-world>.
- Meggison, D. and Clutterbuck, D. (2005) *Techniques for coaching and mentoring*. Oxford: Routledge.
- Miles, M. and Huberman, A. (1994) *Qualitative data analysis: an expanded sourcebook* (2nd edn.). Thousand Oaks: Sage Publications.
- Moffatt, S. and Heaven, B. (2017) 'Planning for Uncertainty: Narratives on Retirement Transition Experiences', *Ageing and Society*, 37(5), pp.879-898. DOI: [10.1017/S0144686X15001476](https://doi.org/10.1017/S0144686X15001476).
- Moffett, J. (2018) 'Adjusting to That New Norm: How and Why Maternity Coaching Can Help with the Transition Back to Work After Maternity Leave', *International coaching psychology review*, 13(2), pp.62-76.
- Moustakas, C. (1994) *Phenomenological research methods*. Thousand Oaks: Sage Publications.
- Noone, J., Stephens, C. and Alpass, F. (2009) 'Preretirement Planning and Well-Being in Later Life', *Research on Aging*, 31(3), pp.295-317. DOI: [10.1177/0164027508330718](https://doi.org/10.1177/0164027508330718).
- O'Riordan, S. (2011) 'Looking forward to retirement', in Palmer, S. and Panchal, S. (eds.) *Developmental coaching: life transitions and generational perspectives*. Routledge: London.
- Office for National Statistics (2018) *National Life Tables, United Kingdom, 2015-2017*. London: ONS. Available at: <https://www.ons.gov.uk/people-population-and-community-births-deaths-and-marriages-life-expectancies-bulletins-national-life-tables-united-kingdom-2015-to-2017>.
- Osborne, J. (2012) 'Psychological Effects of the Transition to Retirement', *Canadian Journal of Counselling and Psychotherapy*, 46(1), pp.45-58. Available at: <https://files.eric.ed.gov/fulltext/EJ969555.pdf>.
- Oxford Brookes University (2016) *Research Ethics involving Human Participants: Code of Practice*. Available at: <https://www.brookes.ac.uk/research/policies-and-codes-of-practice>.
- Palmer, S. and Panchal, S. (2011) *Developmental coaching: life transitions and generational perspectives*. London: Routledge.

- Pappas, J. and Jerman, J. (2015) 'The Future of Coaching Among Adult Populations', *New Directions for Adult and Continuing Education*, pp.79-91. DOI: [10.1002/ace.20154](https://doi.org/10.1002/ace.20154).
- Passmore, J. and Pearson, D. (2011) *Seasons of change : a coaching workbook for transition, redundancy & career change*. London: University of East London.
- Polkinghorne, D. (1989) 'Phenomenological Research Methods', in Valle, R. and Halling, S. (eds.) *Existential-phenomenological perspectives in psychology: exploring the breadth of human experience*. New York: Plenum Press.
- Prochaska, J.O. (2008) 'Decision Making in the Transtheoretical Model of Behavior Change', *Medical Decision Making*, 28, pp.845-849. DOI: [10.1177/0272989X08327068](https://doi.org/10.1177/0272989X08327068).
- Quick, H. and Moen, P. (1998) 'Gender, employment, and retirement quality: A life course approach to the differential experiences of men and women', *Journal of Occupational Health Psychology*, 3(1), pp.44-64.
- Quine, S., Wells, Y., de Vaus, D. and Kendig, H. (2007) 'When choice in retirement decisions is missing: Qualitative and quantitative findings of impact on wellbeing', *Australasian Journal on Ageing*, 26, pp.173-179. DOI: [10.1111/j.1741-6612.2007.00251.x](https://doi.org/10.1111/j.1741-6612.2007.00251.x).
- Reichstadt, J., Sengupta, G., Depp, C., Palinkas, L. and Jeste, D. (2010) "Older Adults' Perspectives on Successful Aging: Qualitative Interviews", *The American Journal of Geriatric Psychiatry*, 18(7), pp.567-575. DOI: [10.1097/JGP.0b013e3181e040bb](https://doi.org/10.1097/JGP.0b013e3181e040bb).
- Richardson, V. and Kilty, K.M. (1991) 'Adjustment to retirement: Continuity vs. discontinuity', *International Journal of Aging and Human Development*, 33, pp.151-169. DOI: [10.2190/6RPT-U8GN-VUCV-P0TU](https://doi.org/10.2190/6RPT-U8GN-VUCV-P0TU).
- Robinson, O., Demetre, J. and Corney, R. (2011) 'The Variable Experiences of Becoming Retired and Seeking Retirement Guidance: A Qualitative Thematic Analysis', *British Journal of Guidance and Counselling*, 39(3), pp.258-239. DOI: [10.1080/03069885.2011.562484](https://doi.org/10.1080/03069885.2011.562484).
- Round, J. and Burke, J. (2018) 'A Dream of a Retirement: The Longitudinal Experiences and Perceived Retirement Wellbeing of Recent Retirees Following a Tailored Intervention Linking Best Possible Self-Expressive Writing with Goal-Setting', *International coaching psychology review*, 13(2), pp.27-45.
- Saunders, M., Lewis, P. and Thornhill, A. (2016) *Research methods for business students* (7th edn.). New York: Pearson Education.
- Segel-Karpas, D., Ayalon, L. and Lachman, M. (2018) 'Retirement and Depressive Symptoms: A 10-Year Cross-Lagged Analysis', *Psychiatry Research*, 269, pp.565-570. DOI: [10.1016/j.psychres.2018.08.081](https://doi.org/10.1016/j.psychres.2018.08.081).
- Shultz, K.S. and Wang, M. (2011) 'Psychological perspectives on the changing nature of retirement', *American Psychologist*, 66(3), pp.170-179. DOI: [10.1037/a0022411](https://doi.org/10.1037/a0022411).
- Stern, D. and Bruschweiler-Stern, N. (1998) *The birth of a mother: How motherhood changes you forever*. London: Bloomsbury.
- Sutton, J. (2008) 'Coaching leadership transitions', in *The 2008 Pfeiffer annual leadership development*, pp.199-207.
- Taylor-Carter, M., Cook, K. and Weinberg, C. (1997) 'Planning and Expectations of the Retirement Experience', *Educational Gerontology*, 23(3), pp.273-288. DOI: [10.1080/0360127970230306](https://doi.org/10.1080/0360127970230306).
- Terblanche, N., Albertyn, R. and van Coller-Peter, S. (2017) 'Designing a coaching intervention to support leaders promoted into senior positions', *SA Journal of Human Resource Management*, 15(1), pp.1-10. DOI: [10.4102/sajhrm.v15i0.842](https://doi.org/10.4102/sajhrm.v15i0.842).
- Topa, G. and Alcover, C.-M. (2015) 'Psychosocial Factors in Retirement Intentions and Adjustment: A Multi-Sample Study', *Career Development International*, 20(4), pp.384-408. DOI: [10.1108/CDI-09-2014-0129](https://doi.org/10.1108/CDI-09-2014-0129).
- van Solinge, H. and Henkens, K. (2008) 'Adjustment to and satisfaction with retirement: Two of a kind?', *Psychology and Aging*, 23, pp.422-434. DOI: [10.1037/0882-7974.23.2.422](https://doi.org/10.1037/0882-7974.23.2.422).
- Wang, M. (2007) 'Profiling Retirees in the Retirement Transition and Adjustment Process: Examining the Longitudinal Change Patterns of Retirees' Psychological Well-Being', *The Journal of applied psychology*, 92(2), pp.455-474. DOI: [10.1037/0021-9010.92.2.455](https://doi.org/10.1037/0021-9010.92.2.455).
- Wang, M. and Shi, J. (2014) 'Psychological Research on Retirement', *Annual Review of Psychology*, 65(1), pp.209-233. DOI: [10.1146/annurev-psych-010213-115131](https://doi.org/10.1146/annurev-psych-010213-115131).
- Wheaton, B. (1990) 'Life Transitions, Role Histories, and Mental Health', *American Sociological Review*, 55(2), pp.209-223. DOI: [10.2307/2095627](https://doi.org/10.2307/2095627).
- Willig, C. (2013) *Introducing qualitative research in psychology* (3rd edn.). Maidenhead: McGraw Hill Education, Open University Press.
- Yalom, I. (2008) *Staring at the sun: overcoming the terror of death*. San Francisco, CA: Jossey-Bass.
- Zackery, A. (2014) 'How strengths-focussed coaching can help military personnel in their transition to 'civvy street'', *International Journal of Evidence Based Coaching and Mentoring*, pp.54-64. Available at: <https://radar.brookes.ac.uk/radar/items/6d619f73-0ae1-4c76-9071-59bfa4178248/1/>.

## About the authors

**Tessa Dodwell** is a coach specialising in individual transitions and business transformations. Following her first degree in Psychology, she qualified as an accountant and worked for 20 years in logistics. As account director for a leading global technology brand, she discovered the power of coaching, so has recently obtained a Master's in Coaching and Mentoring. She has a strong interest in identity and the lost sense of self that often accompanies transition.