

The variable experiences of becoming retired and seeking retirement guidance: a qualitative thematic analysis

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Thirty interviews were conducted with individuals across the UK who had retired between two and ten years ago, with the aim of exploring the variability of retirement experiences in terms of (a) retirement antecedents/reasons for retirement, (b) change in wellbeing and satisfaction over time, (c) personal relationships and (d) retirement guidance. Interviews were subject to a multi-level thematic qualitative analysis. Four meta-themes were established: 1 – positive continuity and challenge; 2 – liberation and release; 3 – loss and gain; and 4 – restriction, regret and decline. Participants can be classified by meta-theme, and the themes encompass co-occurring pre-retirement antecedents, post-retirement experiences, relationship factors and retirement guidance attitudes/experiences. The four themes provide a holistic, in-depth view of the wide variability of the retirement transition experience in white-collar workers in the UK. The variability-focused approach taken in the study can help towards identifying particular subgroups of retirees for bespoke retirement guidance or counselling.

Keywords: retirement; experience; variability; adjustment; qualitative; thematic analysis

Introduction

Retirement is a concept, and a reality, in flux. When the Old Age Pensions Act was introduced to the UK by the Liberal government in 1908 for those over 70, the average life expectancy was 58 – thus a small minority would make it to pensionable retirement age. In 2010 the average life expectancy in the UK was 79, and retirement is no longer a privilege for the few, but a normative ‘third age’ of the life course (Laslett, 1991). Recently announced increases in the state pension age to 68 for both men and women reflect political requirements to adapt to this change, and increasing pressures on pension providers who are bearing an ever-larger financial cost suggest more changes to come. Alongside these shifts in the reality of retirement in the UK have come changes in definitions of retirement. Part-time or ‘bridge’ employment is increasingly common for older individuals after full-time work, both in the public and private sectors (Davis, 2003; Kim & Feldman, 2000) and this can mean uncertainty over when retirement from the workforce actually occurs. Adding to this ambiguity, men and women may define and experience retirement differently, due to the greater numbers of women who balance paid work with domestic and/or care responsibilities that do not end formally with a retirement announcement (Calasanti,

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1996; Dorfman, 1992). The current study correspondingly allows individuals to 'self-define' whether or not they are retired, in order to explore how this fluid concept is personally experienced across a diverse set of UK professions.

The transition from work to retirement can lead to positive, neutral, negative or stressful experiences, depending on a person's personality, situation and resources (Bossé, Aldwin, Levenson, & Workman-Daniels, 1991; Calasanti, 1996; Gill *et al.*, 2006; Kim & Moen, 2001; Kloep & Hendry, 2006; Mein, Martikainen, Hemingway, Stansfeld, & Marmo, 2003; Robinson, Demetre, & Corney, 2010a; Ross & Drentea, 1998; Szinovacz, 2003; Wang, 2007; Warr, Butcher, Robertson, & Mallinan, 2004). Research that has looked at the link between wellbeing and retirement has uncovered correspondingly ambiguous findings. Several investigations have found that retired individuals over the age of 60 have better mental health than those who are still in work at the same age (Midanik, Soghikian, Ransom, & Tekawa, 1995; Mein *et al.*, 2003), while several other studies found that retired men over 65 showed poorer mental health and more mental disorders than men of the same age who are still working (Butterworth *et al.*, 2006; Gill *et al.*, 2006).

This variability inherent in the experiences of retirement starts with the diversity of circumstances and mindsets that precede retirement and precipitate it. Atton (1985) found that one third of individuals do not look forward to retirement, and the same proportion experience retirement as forced rather than voluntary (Szinovacz & Davey, 2005). A sense of choice and voluntary control over retirement is a clear and robust predictor of wellbeing in retirement (De Vaus, Wells, Kendig, & Quine, 2007; Herzog, House, & Morgan 1991; McGoldrick & Cooper, 1994; Nordenmark and Stattin, 2009; Quine, Wells, de Vaus, & Kendig, 2007; Shultz, Morton, & Weckerle, 1998; Taylor-Carter & Cook, 1997).

The variability of retirement experiences is also manifest in the content and structure of narratives of retirement elicited during qualitative research. Jonsson, Josephsson, and Kielhofner (2000) and Hewitt, Howie, and Feldman (2010) have theorised that retirement is fundamentally best conceived as an evolving personal narrative that unfolds over three stages: (1) preparation for retirement; (2) worker-retiree transition; and (3) adjusting to retirement. A qualitative study by Weis (2005) found from analysing retirement narratives that the adjustment phase can be characterised either by narrative themes including freedom from obligations, time pressures and restraints, or can also be characterised by losing social connections and losing the sense of identity that work brings. Price (2003) found various strategies that professional women in the USA used to successfully adjust to retirement. *Role expansion and role extension* involved substituting career with alternative roles that drew on career skills, such as becoming a volunteer, community board member or charity organiser. *Maintaining a sense of self* involved reactivating old interests and habits in order to offset the changes of retirement with continuity. *Establishing structure through time* involved creating a clear daily schedule for giving a sense of purpose to each day and enabling participation in multiple activities. Nuttman-Schwartz (2008) found that men also use a strategy of maintaining a sense of self through a continuity of activities. Other qualitative studies have emphasised the family as a key social resource in adjusting to retirement (Nuttman-Schwartz, 2007; Silverman, Skirboll, & Payne, 1996). Being married, and having a high quality marriage, are positively related to retirement adjustment (Hatch, 1992), while finances and pension provision are also linked to retirement satisfaction (Kim & Moen, 2001; MacLean, 1983; Wong & Earl, 2009).

A further source of variability in retirement lies in the diversity of experiences that individuals have of being given guidance and help through the retirement transition (Jacobsen, 1974). There are a wide variety of options available to prospective retirees and those in retirement. A large number of courses are available in the UK that are designed to aid retirement adjustment and financial preparation for retirement. Previous research by Robinson, Demetre, and Corney (2010b) shows that those who do go on a retirement preparation course have higher levels of life satisfaction in retirement compared with those who do not, and this suggests that they may be a key part of the adjustment process. Other sources of guidance include counsellors, therapists, online communities for retirees and companies devoted to services for older age persons.

A taxonomy of retirees can help capture the variability of the retirement transition. Wang (2007) quantitatively analysed archival data from the Health and Retirement Survey to reveal patterns of wellbeing through retirement. It was hypothesised that three groups would be found: a positive change group (Recoverers), a U-shaped group for whom wellbeing decreases but then recovers, and a neutral group who experience no change through retirement (Maintainers). Maintainers were more actively engaged in retirement planning, were more likely to be married, and were more likely to hold a part-time 'bridge' job after formally retiring. Recoverers were more likely to have stressful and low satisfaction jobs prior to retirement, while the U-shaped group were more likely to show poor health, to be in an unhappy marriage and to have retired earlier than they expected.

A contrasting approach was taken by Schlossberg (2004) using qualitative data. She identified six types of retiree based on an analysis of 100 interviews with retirees. Each category was based on an overall approach to life *post*-retirement: the six types found were *Continuers*, *Adventurers*, *Searchers*, *Easy Gliders*, *Involved Spectators* and *Retreaters*. Only the sixth of these is a problematic retirement path, while the other five are all adaptive in their own way. Schlossberg's typology was presented as part of a book, and unfortunately the book gives little detail on the methodological process by which the typology was created and gives no evidence to support the discreteness of the categories. Furthermore, the typology provides little information about the links between pre-retirement conditions and post-retirement adjustment.

Kloep and Hendry (2006) proposed three pathways through retirement, based on a Grounded Theory analysis of 45 interviews. The pathways they described were: '*There is life beyond work*'; '*Work as a lifestyle*'; and '*There is not much to live for*'. '*There is life after work*' was the thematic tone of the majority of the sample, and was characterised by both a wish to retire and an embracing of retirement challenges. For the group '*Work as a lifestyle*' there was no desire to retire, but an adjustment to retirement all the same. The '*There is not much to live for*' pathway included individuals who described a bleak view of retirement, in conjunction with health problems or bereavement.

Kloep and Hendry's study is the closest precursor to the current study in the published literature, but it has substantial limitations. Twenty-nine of their Norwegian sample were university staff, and a proportion of the remaining sample were personal contacts, therefore the analysis is predominantly about the effects of retirement from university. This same sampling limitation also applies to the aforementioned qualitative study by Price (2003), in which 11 of the 14 women were university staff or teachers. Furthermore, Kloep and Hendry's sample was between two and 32 years after retirement, including individuals up to 94 years old.

The problem with this is that reflecting on retirement from work after 32 years involves highly challenging memory recall for this age group, and indeed may conflate retirement with the effects of old age more generally.

The context of retirement is culture-specific due to differing retirement ages and pension provisions in different countries, thus findings should be cautiously generalised to other nations and cultures, if at all. Kloeppel and Hendry's study employed a Norwegian sample and in Norway the state pension is almost double that of the UK, and also has additional means-tested supplements. Other qualitative studies on retirement such as that of Weis (2005), Schlossberg (2004) and Price (2003) have used US-based samples, the interview-based studies of Nuttman-Schwartz (2004, 2007, 2008) have used Israeli samples, while the study of Jonsson et al. (2000) was based on a Swedish sample and Hewitt et al. (2010) were looking at retirement in Australia. The current study, as far as the authors are aware, is one of the first to look qualitatively at the differing experiences of retirement in England and Wales.

Aims and research questions

The current study employed a qualitative design to explore experiences of the retirement transition, taking into account changes over time, personal experiences and social contexts, using a UK-wide sample recruited online who had retired between two and 10 years ago. The interviews followed a quantitative online survey of 365 individuals in or approaching retirement (Robinson, Demetre, & Corney, 2010a, 2010b, 2010c). Our aims for the qualitative study were to explore the variable processes and rich experiences of those in retirement. Firstly, in the pursuit of developing a qualitative taxonomy of retiree types with a focus on wellbeing, we formulated a research question which asked if there were identifiable 'wellbeing patterns' within the sample, following Wang (2007). The first research question therefore was:

1. Are there distinct and variable temporal patterns of wellbeing through the retirement transition?

A further focus was to explore pre-retirement factors, such as circumstances precipitating and/or motivations for retirement in relation to the post-retirement experience. This follows up on quantitative findings that show those who have aspirational reasons to retire are more likely to enjoy it (Robinson et al., 2010a) and that choice over retirement is a strong predictor of retirement adjustment (Nordenmark & Stattin, 2009). Our second research question therefore was:

2. What are the pre-retirement factors that differentiate negative and positive experiences for retirees?

Robinson et al. (2010c) found that the presence of partners and active social groups were significantly associated with retirement satisfaction and positive retirement experiences, and that two thirds of retirees in relationships experienced retirement as having a positive effect on their relationship. The presence of children and grandchildren was not found to differentiate positive and negative retirement at the group level. In order to further explore the interaction between relationships and retirement at the qualitative level, the third research question was:

3. How are social relationships affected by retirement and what factors influence relationship satisfaction through the retirement transition?

Finally, those who had gone on a retirement guidance course were found in the online survey that preceded the current study to be more satisfied by retirement than those who had not (Robinson et al., 2010a). This suggested that retirement guidance is a potential source of variability in how retirement is adjusted to and coped with, and should be explored further at the qualitative level. Therefore the fourth research question was:

4. How does retirement guidance affect and influence the course of retirement?

Method

Sample and recruitment

Three hundred and sixty-five individuals completed an online survey for an earlier phase of a research programme into the retirement transition. This study was advertised free of charge via a UK-based retirement services website. Its objectives were to locate variables that were implicated in life satisfaction and positive/negative experiences in those approaching retirement and in retirement. Variables measured included personality traits, reasons for retirement, extent of planning, retirement guidance, marital status and presence of social groups (see Robinson et al., 2010a, 2010b, 2010c for results from this study). All those who had filled out the survey were given the option of leaving their email address if they were interested in being interviewed about their experience of retirement. From those who left an email address, we contacted individuals who had retired between two and 10 years ago. Those who were in retirement less than two years were excluded as they may still be in the throes of the 'worker-retiree transition' phase of the retirement narrative (Hewitt et al., 2010) and thus less able to reflect on the process 'retirement adjustment', which defines the third phase of the retirement narrative. The 10 year post-retirement maximum was chosen as it was considered to be the lowest maximum age that would allow us to find the 30 participants we were looking for.

From this recruitment process, a final sample of 30 participants was gained: 16 women and 14 men. This group were from diverse white-collar professions (one doctor, one nurse, one optometrist, six school teachers, two military/security, five in private-sector management, one fast-food restaurant owner, one fundraiser, one law partner, one IT professional, one literary agent, three administrators, one secretary, four civil servants and one self-employed writer). They were widely distributed in location around the south east, south west and north of England and south Wales. Ten were in part-time paid work but considered themselves retired.

The multi-profession UK-wide sample was arguably an advance on those qualitative samples that have focused on university retirees (Kloep & Hendry, 2006; Price, 2003; Weis, 2005), and is one of the first published qualitative studies on retirement in the UK, to the authors' knowledge. However, the sample lacked representation from jobs typical of skilled-manual or unskilled-manual socio-economic groups, which may be due to the fact that those in higher income brackets are more likely to have internet access. Furthermore, recent statistics suggest that

while 78% of individuals at retirement age use the internet (Mature Times, 2010), this number dips to 40% in the over-65s. Therefore while an online survey can potentially reach the majority of retirees, those over 65 who will be recruited are in the internet-literate minority. So this study is representing white-collar workers in the UK who have internet access, and the findings do not pertain to groups beyond that.

Procedure and data collection

Prospective participants were sent an information sheet detailing the topics that would be covered in the interview. They were given the choice of being interviewed in their home or in a university private room. Four interviewers (the three authors plus one professional interviewer) were deployed to conduct the interviews across the UK, over the course of a three-month period. All individuals conferred about, and had input into, the interview guide, and discussed the semi-structured interview process over a series of meetings prior to commencing the interviews. The interviews employed a semi-structured format, using an interview guide that was developed based on background knowledge of the areas covered by the research questions. Each interview covered the following areas:

1. Reasons for retirement/circumstances precipitating retirement
2. The chronology and changes over the retirement transition:
 - the final year of work; leaving work; the first year of retirement; changes since then
3. Retirement and relationships
4. Positive and negative aspects of retirement
5. Retirement and personality/identity

Analysis

Four researchers undertook the process of analysing transcripts of interviews. The analytical method used was the *thematic analysis* method outlined by Braun and Clarke (2006). This is a 'non-branded' generic approach to qualitative data analysis and as such is accessible to members of a research analysis group who come from different epistemological positions and have different experiences with qualitative analysis, such as the four involved in this initiative. The analysis was exploratory but not purely inductive in theme-generation – a simple framework for categorisation of within-case themes was used to order themes from the outset. The categories of this framework are shown in Table 1. This set of categories was employed in order for the various analysts to have a common starting point. The categories were derived from the question sections of the interview guide, which in turn were devised by the four interviewers based on the research questions and their knowledge of the retirement literature. All analysts were informed that the framework could be changed or added to in any way if it proved that data did not fit within any pre-given category. It was to provide a starting point only.

A set of within-case themes was first developed for each individual case. Each theme was based on a meaningful segment of text that related to research questions and/or was salient for the particular case. Themes were labelled with as little inference and interpretation as possible, by employing the vocabulary of the individual in question rather than employing theoretical terminology in the

Table 1. A-priori thematic categories.

1. Pre-retirement	a) Career path and roles b) Salient episodes and experiences at work c) Relationships and social life
2. Circumstances leading to retirement	a) Push/involuntary factors b) Away motivations c) Towards motivations d) Preparations for retirement
3. Post-retirement	a) Positive experiences b) Negative experiences c) Activities, work and leisure d) Ways of coping and habits e) Identity f) Relationships
4. Reflections on retirement as a whole	

theme labels. Recurrent themes (those themes which were mentioned over multiple sections of the interview) were given particular attention.

All four researchers first analysed the same transcript and then met to discuss their thematic analyses. Based on this initial discussion and the presence of a strong level of cross-analyst agreement in thematic development, interviews were allocated to different analysts. After analysis of the 16 female interviews, the four analysts met again to discuss themes and emerging participant clusters. Following that, the 14 male transcripts were analysed individually, after which the analysts met again to discuss themes and clusters in the male sample. Men and women were initially analysed separately, as it was anticipated that there would be substantive thematic differences across gender, given existing research on gender differences in retirement (Calasanti, 1996; Dahl, Nilsen, & Vaage, 2003). Subsequently cross-case analysis was conducted chiefly by the lead researcher, based on comparing, collating and contrasting within-case analysis documents for all 30 participants. The outcome of this cross-case analysis was presented at a meeting of all four analysts and was modified in the light of feedback from these meetings. Analysts showed high levels of agreement on the outcome of the cross-case analysis, and modifications at these stages were minor.

Results

Analytical themes were progressively abstracted into four meta-themes: *positive continuity and challenge, liberation and release, loss and gain and decline, regret and restriction*. The themes within each meta-theme are shown in Table 2. It was found that participants could be subsumed under one particular meta-theme, leading to a clustering of the sample (see Table 3). In general, this proved to be unproblematic, as meta-themes were sufficiently distinct and non-overlapping for participants to be distinguishably allocated to one or the other by the analysts. In the rare instance that a participant was considered to potentially be categorisable under two meta-themes, he/she was discussed by the four analysts and agreement was established as to which of the themes showed the closest fit to the person's account.

Table 2. Meta-themes and themes.

Meta-themes	Themes
1. Positive continuity and challenge	<i>Theme 1a: An enjoyable job but a choice made to retire</i> <i>Theme 1b: A pre-existing interest reignited</i> <i>Theme 1c: New challenges accepted</i> <i>Theme 1d: Time with partner but space for oneself</i>
2. Liberation and release	<i>Theme 2a: Moving away from job stress</i> <i>Theme 2b: Renewed freedom, choice and control</i>
3. Loss and gain	<i>Theme 3a: Reasons for retirement: pushed and pulled</i> <i>Theme 3b: The gains: freedoms and fulfilling activities</i> <i>Theme 3c: A sense of marginalisation and/or worthlessness</i>
4. Restriction, regret and decline	<i>Theme 4a: Retirement without choice</i> <i>Theme 4b: Looking to un-retire</i> <i>Theme 4c: A sense of loss and waste</i>

Meta-theme 1: Positive continuity and challenge

Meta-theme 1 is defined by a cluster of themes that relate to a good level of life satisfaction and wellbeing in work life and in retirement. Gloria, Shirley, Cherie, Lynne, Vernon, Robert, Derek and Bill are all predominantly characterised by this meta-theme.

Theme 1a: An enjoyable job but a choice made to retire

Participants characterised by this meta-theme enjoyed their job. However, they chose to retire (in seven out of eight cases) and were happy to do so. This motivation to retire is in some cases a growing desire to pursue activities outside of work, or a sense that is it time to 'move on'. In some cases it may be due to changes just prior to retirement that have lessened satisfaction or threaten to do so, despite an overall longitudinal sense of job enjoyment (e.g. Derek, Bill). Bill did

Table 3. Participants, gender and meta-themes.

Meta-theme	1 Positive continuity and challenge	2 Liberation and release	3 Loss and gain	4 Restriction, regret and decline
Women	Gloria Shirley Cherie Lynne	Jackie Polly Harriet Holly Violet	Pat Prunella Gilly Sarah Janie	Caroline Jess
Men	Vernon Robert Derek Bill	Garry Mike Jack	Larry Angus Paul Monty	Donald Phil Jeff

not choose to retire, but was asked to retire. However, he adapted easily to the change.

Theme 1b: A pre-existing interest reignited

A further feature of this meta-theme is the presence of a pre-retirement passionate activity or interest which was a source of enjoyment and identification during life before retirement. Upon leaving work, this continues to provide an important source of meaning, activity and social engagement. Robert has a love of chess and a desire to learn languages that both became a focus for retirement. Derek is a musician and is passionate about jazz and runs a jazz website since retiring. Vernon is also a musician and plays in bands. Bill did voluntary work and was a school governor for many years prior to retirement, and picks this up again after retirement. Shirley has volunteered as a magistrate for over 20 years and continues with this in retirement.

Theme 1c: New challenges accepted

When retirement occurred, the participants in this meta-theme encountered few problems in focusing their efforts on adapting to the challenges of a life beyond full-time work. Robert makes it clear that for him finding constructive challenge is a key to a healthy retirement. He says:

Retirement precedes old age and therefore it's a quite different sort of challenge. And the challenge is to be able to make constructive use of it. (Robert)

This sense of positive continuity is a defining feature of this group. Retirement is seen as a new beginning rather than as an end, and as an opportunity to do new and valuable things that the demands of work have previously sidelined:

Life doesn't stop when you retire from paid employment. There are oodles and oodles and oodles of things to do out there to make your life worthwhile and fulfilling. (Shirley)

Theme 1d: Time with partner but space for oneself

For those participants characterised by meta-theme 1, spending time with their partner is a positive part of retirement. However, the importance of a life independent of one's partner is also a key part of a healthy retirement and a good relationship. Lynne describes how retirement has improved her marriage:

It was nice to have time for each other. We did say, 'We've had thirty-odd years of the family and pulling in different directions with children'. We say, 'Now, they've all left home, it's just nice to have time for each other'. (Lynne)

Meta-theme 2: Liberation and release

The experiences of Jackie, Polly, Harriet, Holly, Violet, Jack, Garry and Mike are predominantly characterised by meta-theme 2 – liberation from a pressurised work life that was stifling wellbeing and quality of life, and embracing the freedoms of retirement.

Theme 2a: Moving away from job stress

The features of the pre-retirement work life that define meta-theme 2 are stress, lack of enjoyment, lack of work–life balance and a sense of being out of control. Mike describes how this influenced his decision to retire:

I always found work, particularly towards the end, was pressurised. You had to focus on getting your job done . . . It just didn't suit my way of working generally and I think that was one reason why I was more than happy to retire. (Mike)

Holly and Violet describe being consumed and exhausted by work:

I was working so hard, I didn't have many friends: I didn't have time for friendship; I didn't have time for a social life; I just blooming worked. Honestly! (Holly)

It was tiring; it was time-consuming; it was in a state of constant flux. (Violet)

It is this over-riding sense of difficulty and pressure that provides a motivation for retirement. There is less sense of moving *towards* retirement, than a sense of moving *away* from work:

Well, I've done my time. It's time for somebody else to do it now and let me go to enjoy my retirement. I can't remember that I had anything specific I wanted to do. (Garry)

Theme 2b: Renewed freedom, choice and control

Having left a work environment that was stressful and oppressive, retirement is experienced as a release and as a new source of freedom and choice in all eight cases. The following quotes describe this feeling of being set free:

Well, to tell you the truth, it was just like a huge load lifting off my shoulders. I'm free of stress and I'm free of being a total slave to the clock. (Holly)

All these pressures were one of the things that I was not enjoying, so when I was freed from that and I was, in a sense, my own boss, that's what I really, really appreciated. I could set my own agenda and do things when I wanted to do it. (Garry)

Oh, great freedom. When you think about it, you can get up when you want, you can go to bed when you want, you can eat when you want, you can talk to who you want, you can go where you want. It's like you've got complete freedom. You don't have to comply with anybody. It's fantastic. (Jackie)

Retirement gives this group the balance of relationships, interests and productivity that they didn't find in the world of full-time work. Freedom *from* work is accompanied by a freedom *to* engage in intrinsically satisfying activities. For example, Jack spends time on his allotment. He describes both the sense of camaraderie that comes with chatting to other allotment owners and the sense of fulfilment and competence that comes with successfully growing his own food. It is something that he wants to do and is in control of, which he contrasts with his experience of work.

Meta-theme 3: Loss and gain

This meta-theme is characterised by an account of both loss *and* gain in retirement, accompanied by a tension of positives and negatives. Pat, Gilly, Sarah, Janie, Prunella, Larry, Angus, Paul and Monty reflect on their retirement in this manner and are assigned to meta-theme 3.

Theme 3a: Reasons for retirement: pushed and pulled

For all participants within meta-theme 3, retirement was due to circumstantial factors combined with a desire to retire, reflecting the ambiguity in their later experiences. Larry, Gilly and Angus retired due to serious health issues. Janie made the decision to retire early to care for her sick uncle. Prunella, Sarah and Paul reached the retirement age for their organisation. Despite these involuntary factors, all individuals also describe a desire to retire and an aspiration for retirement. For example, Prunella stated:

I did look forward to it. I thought there's lots of things I want to do and I had planned to do lots of things. And I did look forward to it. I've got young grandchildren. I've got two grandchildren over here as well. Yes. Yes. And also, I wanted to travel. (Prunella)

Theme 3b: The gains: freedoms and fulfilling activities

After leaving work, retirement is experienced as containing both gains and losses. Gains include the feeling of freedom, available time and being able to act in line with their own wants. Pat, Larry, Sarah, Janie and Gilly further describe feeling content and relaxed. Alongside this 'freedom from' is 'freedom to' engage in activities (Weis, 2005). For Pat and Gilly this involves volunteering and helping others. Prunella enjoys swimming, going to the gym and volunteering for Amnesty International. Gilly enjoys sketching and painting, while Sarah studies architectural history on Tuesdays, goes to concerts regularly and volunteers as a home visitor for an elderly lady. Janie volunteers for the Citizen's Advice Bureau and goes to the gym regularly. Monty is learning Ancient Greek and is involved in local politics.

Theme 3c: A sense of marginalisation and/or worthlessness

Concurrent with these positive experiences is a confounding sense of loss that relates to loss of worth, position, status, influence and meaningful social contact. It equates for many to a sense of being marginalised. Prunella and Monty both say retirement makes them feel like a 'nobody':

And I sound as though I'm very happy but I do have some evenings where I feel worthless. I think 'I haven't got a job. I'm nobody now. I haven't got a job. I haven't got a position'. (Prunella)

Yes, 'loss of status': that's right. In the office and then, here you are at home, and you're a nobody: you're mucking in, really. (Monty)

Janie describes feeling like a non-person:

And I think, if you're no longer going into work, then nobody who's saying at ten o'clock, 'Well, I wonder what's happened to Janie. Where is she?' and that's probably one of the hardest things about retiring, is that it's very easy to become a non-person. (Janie)

Paul describes feeling like a bit of 'has-been', while Larry describes feeling excluded and unproductive:

Well, I think it means you're perhaps a bit of a has-been. And I think it's . . . Yes, it's that really. Well, somebody who's no longer working, possibly no longer has a station in life. You can't say 'I'm a partner in a City law firm' anymore, to be frank. Yes, I think that probably is the difference. (Paul)

There is I think quite marked age stratification now going on and you do feel that, and retirement I suppose is part of that. I do feel, I think there is a definite exclusion, and you think oh yes, there are things I could do, there are things I can contribute, but there's no real outlet for it, or very hard to find the outlets for it. (Larry)

Overall, within meta-theme 3, neither the positives nor the negatives of retirement clearly outweigh the other.

Meta-theme 4: Restriction, regret and decline

For Caroline, Jess, Jeff, Phil and Donald, the predominant characteristic of their retirement account is one of declining wellbeing and a regret at having retired at all. They are assigned to meta-theme 4.

Theme 4a: Retirement without choice

For these five, retirement is not experienced as a choice that they made or a life transition they were looking forward to. It was an event that was due to circumstances beyond their control. Phil and Jess reached the retirement age for their company, Caroline was made redundant, Donald was forced to retire by fellow directors and Jeff retired due to health problems. The three men were devoted to their careers and had little in the way of a life beyond work when retirement occurred. Caroline and Jess had few social resources beyond work.

Theme 4b: Looking to un-retire

Positive experiences in meta-theme 4 relate mainly to the part-time work that individuals are able to get in retirement. Caroline has a part-time job which she described as the best part of her week. Donald likes to do as much as possible in the way of research and unpaid work, and described feeling 'elated' when old colleagues call him up to do a task for them. Overall, retirement is regrettable for this group, and this is shown by the motivation in four of the five of this group to return to full-time work – to un-retire.

Theme 4c: A sense of loss and waste

Caroline is a widow and describes the loneliness of retirement, defining it more by its absences than its opportunities, calling it a 'non-section of life':

It's an odd situation. You're in a sort of slot. You don't belong anywhere. You're just in this slot that carries you through to the grave. (Caroline)

But it's just, I don't know, it's a non-section of your life. You may just as well have turned your toes up when you retired. (Caroline)

Phil, who was in the process of getting a divorce from his second wife when he was interviewed, described feeling 'marginalised' too. Donald described often feeling 'absolutely bored'. Jeff describes the sense of loss in retirement using a metaphor:

It's a total waste of resources. Retirement doesn't take advantage of people's experience of life. It's like a compartment, it's like a library and over in this corner is some disused books, fortunately now the libraries sell them for 10 pence, but that's sort of saying well that's what we think they're worth. But those books could be reference books, they're sold for five pence where I live because they're non-fiction, so therefore they're worth even less, you see, but they could teach you how to knit or crochet or the rules of cricket or anything like that. So that's really like retirement, you're in this compartment and you're not really worth as much. (Jeff)

Jeff feels that retirement is an end more than a new beginning:

You're retired, the future is death. Being retired you're history. (Jeff)

Retirement guidance: themes across meta-themes

All participants were asked whether or not they had sought guidance to help with adjusting to retirement, and the form in which such guidance was sought. Thirteen of the sample had been on a retirement preparation course. Of those, there was a clear split in reactions across meta-themes. The nine individuals in meta-themes 1 and 2 who had been on a course (Vernon, Robert, Derek, Bill, Lynne, Mike, Jack, Violet and Garry) considered it a worthwhile and valuable experience. Violet, for example, describes what she gained from the course she attended:

It was a two-day course. It made me think about the need for careful financial planning. It also made me think about health issues and it made me think of both mental and physical health issues. And it made me think about the value of maintaining your support network. I mean, people who sort of go and retire somewhere entirely other when they finish work . . . I could never do that because 'Where are your family? Where are your friends? Where's your support network?' So all of that was quite useful in . . . I suppose jogging me into thinking about the structure of my life. Very useful. (Violet)

However, the four participants in meta-themes 3 and 4 who had been on a retirement course (Sarah, Janie, Caroline and Jess) all reported finding that it was unhelpful or useless. They said that the course was either not suited to their line of work, or was focused on aspects of retirement that they did not feel were relevant. Jess simply said 'I hated it'.

Those individuals who did *not* get guidance are also clearly differentiated across meta-themes. In meta-themes 1 and 2, those who did not seek guidance felt equipped

to deal with retirement and perceived advice and guidance to be unnecessary (Gloria, Shirley, Cherie, Harriet, Holly and Polly). For example, Harriet and Cherie stated:

I think there was [sic] courses offered by the education thing but I didn't want to take them up because I knew what we were going to do so I didn't need it. (Cherie)

I didn't take any advice. I could have done. NHS – the NHS does them. But I couldn't be bothered. Why couldn't I be bothered? Because I thought, 'I know what I want to do'. (Harriet)

This can be contrasted with individuals in meta-themes 3 and 4 who did not get formal guidance. Larry, Paul, Monty, Gilly, Phil, Donald, Jeff and Angus described how they were unaware of the provision of guidance, or lacked the time and motivation to find advice. Donald and Gilly, for example, described not having the opportunity to plan and get guidance because they were retired against their will without having time to prepare:

The way the whole process happened with you is you didn't get a chance to plan it because you didn't want to retire. No, I'd never even thought about it. (Donald)

I mean, I certainly didn't have any preparation. One day I was working and the next day I wasn't. (Gilly)

Just six individuals (20% of the sample) sought individualised or informal guidance. Lynne, Pat and Polly described using a retirement website to gain advice and ideas for retirement, and Lynne also asked her retired husband for guidance. Jack was helped by a counsellor arranged through the personnel department at work in the run up to retirement, while Jackie sought therapy after retiring early due to health problems, and described the essential role of the therapist in her adjustment to retirement. Pru sought help from an independent financial advisor. None of these six were in meta-theme 4 – the group who arguably need help most.

Discussion

The first research question that focused this study asked whether there are defining temporal patterns of wellbeing over time through the retirement transition that can be differentiated and demarcated. In relation to this particular UK-based middle class sample, the answer is yes; there are differing experiences of retirement that can be categorised into four meta-themes. The four meta-themes bind together common features of the retirement process, including pre-retirement work, the retirement transition itself *and* post-retirement experiences into distinct forms. In this sense, they are narrative meta-themes (Hewitt *et al.*, 2010). These meta-themes (*positive continuity and challenge; liberation and release; loss and gain; restriction, regret and decline*) show that there is a wide variety of retirement experiences within the UK sample of white-collar retirees, which are neither profession-specific nor gender-specific. It was anticipated that the analysis may locate different thematic categories for men and women, given studies such as Calasanti (1996) and Hatch (1992) that point towards gender differences in the retirement experience. However, the thematic framework that resulted from the analysis did not focus on distinctions between men and women. This may be an outcome of the background literature that influenced

the study, which focused more on non-gender-specific typologies such as those of Wang (2007), Schlossberg (2004) and Kloep and Hendry (2006) than on gender-based differences. If a feminist theoretical perspective akin to that of Calasanti (1996) had been taken, it may be that an alternative thematic framework would have been validly developed. However the cross-gender meta-themes we developed are supported by studies such as Seccombe and Lee (1986), which find more similarity than difference between the antecedents of men and women's retirement satisfaction.

The patterns of the four meta-themes do relate to existing typologies, suggesting that they may identify more widely applicable clusters of retirees. Wang (2007) found quantitative evidence for three trajectories of life satisfaction in retirement – upwards, stable and U-shaped. Two of these trajectories fit with two of our meta-themes, on a conceptual level. Wang's upwards 'recovery' type fits with meta-theme 2, 'liberation and release' – both of these relate to change from a difficult working environment that impinges on wellbeing to a retirement life situation which is much improved in contrast to pre-retirement work. Also Wang's 'maintaining' trajectory maps on to meta-theme 1, 'positive continuity and challenge', insofar as both describe a good level of wellbeing before and after retiring from work.

The qualitative study by Kloep and Hendry (2006) also found retirement pathways that relate to those in our sample. Their '*There is nothing left to live for*' pathway shows a clear parallel with meta-theme 4. The '*There is life beyond work*' pathway shows a clear relation to meta-theme 1, while the '*Work as a lifestyle*' pathway links more closely to meta-theme 3. This demonstrates that despite the different national contexts of Norway and the UK, clear parallels in retirement narratives can be found.

A secondary focus for the study was to explore if there are pre-retirement factors that differentiate people who have positive and negative retirement experiences. Our findings support the existing quantitative retirement literature on how retirement antecedents relate to retirement. Previous studies have found that choosing to retire links to positive retiree wellbeing (De Vaus et al., 2007; Herzog et al., 1991). In our findings, *all* meta-theme 1 individuals chose to retire and describe a positive retirement, while *all* meta-theme 4 participants experienced an involuntary retirement, and went on to experience a problematic retirement. Taylor-Carter and Cook (1997) suggest that an important aspect of a voluntary retirement is time to prepare and seek guidance. This was supported by our findings, for a far higher proportion of those who voluntarily retired were given effective retirement guidance. There is also a clear presence in our data of more aspirational reasons for retirement in individuals who adjust easily to it, and correspondingly there are more intrinsically motivated activities present in retirement in those classified by meta-themes 1 and 2. This finding fits with Nordenmark and Stattin (2009) who found that 'pull' motivations prior to retirement are important predictors of post-retirement enjoyment.

The third research question the study focused on was the role of personal relationships in coping with retirement, in terms of both family and friends, and the impact of retirement on relationships. Our findings suggest that the experience of relationships and friends in retirement is bound up in the complex set of circumstances, motivations, attitudes and social resources that define each meta-theme. In relation to marriage, all those who were not married were in meta-themes 3 or 4, supporting the quantitative link between being single and lower retirement wellbeing (Robinson et al., 2010c). Active social groups that revolve around a meaningful activity were described across all meta-themes as central to supporting

wellbeing in retirement, as they provide a sense of learning, competence and social connectedness, but were more prevalent in meta-themes 1 and 2. This supports existing research on the importance of friend groups in retirement communities (e.g. Potts, 1997), but as yet there is little research looking at the role of friendship groups and social groups in retirement outside of such communities.

Research question 4 asked whether the experience of retirement guidance relates to retirement adjustment and enjoyment. It was found that across the four meta-thematic groups, there was a clear difference in how retirement guidance, or the lack of it, was reflected upon. More participants in meta-themes 1 and 2 went on retirement preparation courses and appreciated those courses, while those that did not seek guidance felt equipped to handle retirement without such intervention. Those in meta-themes 3 and 4 who did go on a course described a negative reaction to the guidance offered, while those that lacked guidance reflected on the paucity of information and guidance available. Meta-theme 3 and 4 participants in varying degrees describe marginalisation and retirement difficulties, and are therefore in most need of guidance and help, yet they are least likely to get such help. The applied implications of this finding are twofold: firstly it may be possible to identify those at risk of experiencing a sense of marginalisation, decline or restriction, and secondly it may be possible to target help towards them.

The kind of targeted help that those in meta-themes 3 and 4 require is implied in their descriptions of the retirement experience. Firstly, they describe being socially isolated. To address this, retirement support groups could provide a forum for social contact and sharing resources for a positive retirement. Retirement preparation courses exist, but more longitudinal support forums for retirees are rare, yet may provide a much needed source of ongoing support for those who lack regular social contact and emotional support. Secondly, some individuals describe feeling marginalised and unable to contribute productively. To address this, an information pack could be created and distributed to those identified as in need of extra help, which could include relevant literature and information on available volunteering options and roles for retirees in the community. Some retirees describe a sense of loss of identity having left their work role. Counselling could be helpful to address this issue yet dedicated counselling or coaching services for retirees are not common. Counselling services for retirees are far less prevalent than career counselling services for those in full-time work, perhaps because of the widespread popular assumption that retirement from work is *de facto* a positive experience, though our research points towards the possibility of a latent, unmet demand for retirement counselling services.

Limitations and further research

Previous research has reliably established that finances relate to retirement satisfaction, so a question remains of why finance concerns did not emerge within the major themes presented here. Interviewers asked all respondents about their financial situation in retirement, so the issue was not omitted. One point in this regard is that the sample gained for this study was recruited through a retirement website. Fewer older individuals in lower income groups have access to the internet in the UK (Mature Times, 2010), and this is reflected in the white-collar occupations of the participants in the sample – the participants were mostly financially secure. Another point is that participants knew they were being interviewed for a psychology

study on retirement, so they may not have dwelled on money issues as finances are not widely considered to be the domain of the psychologist. Semi-structured interviews entail a selective account by participants who are having to selectively recount and interpret their own experiences (Smith & Osborn, 2003) and it may be that with an alternative audience (e.g. pensions researcher), money concerns would have been a substantial aspect of the interview discussion.

With these limitations in mind, there are several possible avenues for further investigation. There have been qualitative studies that have shown how different cultural and socio-economic groups react differently to retirement (e.g. Silverman et al., 1996), therefore an essential next step will be to test and refine the meta-theme pattern using an ethnically diverse sample or specific ethnic groups.

It was found that the experience of retirement guidance was definably different across the four meta-themes. Those allocated to meta-themes 1 and 2 reflected more positively on retirement guidance courses, while those in meta-themes 3 and 4 either showed no sense of having 'bought in' to the guidance they were offered, and reflected on it as being of little use, or described being unaware of possible sources of retirement guidance. Given the small numbers in this exploratory study, these findings are provisional, but they suggest that the link between retirement guidance and experiences in retirement must be further explored.

A further option for future research is to devise a questionnaire to screen retiring individuals into a set of categories based on the meta-themes in this study. This could provide a basis for large-scale research that looks at the predictors of retirement experiences or more targeted research that considers a particular meta-theme in more detail. It could also be used as a way of identifying individuals in particular need of retirement guidance or counselling.

Summary

In summary, the current study has provided evidence for the heterogeneity of the retirement transition in the UK, and has provided a qualitative insight into how white-collar individuals in England and Wales experience retirement in very different ways and how they retrospectively recount those experiences. The meta-themes of *positive continuity and challenge, liberation and release, loss and gain and restriction, regret and decline* need to be examined by robust prospective studies and by quantitative research. Further development of this line of research may help to create an in-depth understanding of individuals going through this important transition, thereby identifying and helping those who experience retirement as an end, and not as a new beginning.

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