

# Retirement Transitions among Baby Boomers: Findings from an Online Qualitative Study\*

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## RÉSUMÉ

En 2011, les baby-boomers canadiens ont commencé à franchir la barre des 65 ans, ou l'âge traditionnel de la retraite. Il est possible que la perception et l'expérience de la retraite s'avèrent différentes dans cette génération, comparativement aux générations précédentes. Le but de cet article est d'explorer les tendances dans la transition vers la retraite de baby-boomers en Saskatchewan, en lien avec les phases qu'ils ont traversées au cours de cette transition. Dans cette étude effectuée en ligne selon un modèle de théorie ancrée, 25 baby-boomers approchant de la retraite ou récemment retraités ont participé à un blogue multi-auteurs où ils ont partagé leurs expériences et les processus liés à leur retraite. Des données additionnelles ont été collectées dans le cadre d'entrevues et de groupes de discussion réunissant les participants après la fin de leur participation au blogue. Les participants ont adopté différents modèles dans leur processus de retraite, certains arrêtant de travailler, d'autres poursuivant leurs activités professionnelles dans le cadre de travaux occasionnels ou à temps partiel, ou en effectuant d'autres types de travaux. Les résultats ont mis en évidence 3 phases dans la transition vers la retraite : la préretraite, caractérisée à la fois par certaines craintes liées à la retraite et par l'idéalisation de la retraite parfaite, suivie de la transition initiale, au cours de laquelle les participants ont comparé la retraite à des vacances prolongées, au cours desquelles ils ont peiné à s'adapter à l'augmentation de leur temps libre, pour enfin arriver à une transition de moyen terme où ils ont appris à équilibrer structure et flexibilité. Les résultats suggèrent que bien que la transition vers la retraite présente plusieurs défis, plusieurs personnes rapportent des visions et des expériences positives de cette transition.

## ABSTRACT

Canadian baby boomers began turning 65 – traditional retirement age – in 2011. How this generation perceives and experiences retirement may differ from preceding generations. In this online, grounded-theory study, 25 baby boomers who were approaching retirement or had recently retired participated in a multi-author blog about their retirement experiences and processes. We collected additional data via subsequent focus groups and participant interviews. Participants retired in several ways, including ceasing work, adopting casual or part-time work, and adopting new types of work. Findings highlighted three phases of the retirement transition: pre-retirement, characterized by both apprehension about retirement and idealization of the perfect retirement; the initial transition, which participants compared to an extended vacation, but in which they also struggled to adjust to increased amounts of free time; and mid-transition, when participants learned to balance structure and flexibility. Findings suggest that despite retirement transition challenges, many people have positive experiences with this transition.

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## Introduction

Canadian baby boomers, born between 1946 and 1965 (Martel & Ménard, 2011), are contributing to the nation's aging population. In 2011, baby boomers started turning 65, which is considered traditional retirement age. The literature suggests that retirement expectations and experiences of baby boomers will be vastly different from those of previous generations (Liechty & Genoe, 2013; Longino, 2005). Pruchno (2012) argued that as baby boomers changed the ways in which we work, dress, and style our hair, so too they will change the way we define retirement.

Thus, researchers have highlighted that baby boomers have a desire for a work-life balance in retirement rather than the traditional work-retirement dichotomy (Kojola & Moen, 2016; Sargent, Bataille, Vough, & Lee, 2011). Therefore, the meaning of retirement is changing as older adults seek out continued meaningful contributions that may include both paid employment and a sense of making a difference in one's community (Hulme, 2012; Kojola & Moen, 2016; Phillipson, 2002; Sargent et al., 2011). Furthermore, some people find the transition to retirement much more difficult than others (Wang, 2007).

With inconsistencies in retirement experiences in mind, we wanted to gain a greater understanding of how baby boomers are transitioning into retirement within Saskatchewan, including their work-related choices (e.g., crisp retirement from full-time work vs. working part-time to bridge the transition) and their experiences of the process as they adjust to retirement. Drawing on grounded-theory methodology, we asked baby boomers, including those who were planning to retire in the near future and those who had recently retired, about their perceptions and experiences with their transition to retirement. The purpose of this article is to explore the ways baby boomers in Saskatchewan are transitioning to retirement along with the phases that they experience in this transition.

### Literature Review

Retirement can be defined in different ways. For example, MacPherson and Wister (2008) defined retirement as withdrawal from the workplace, usually in later life.

Phillipson (2002) defined retirement as receiving a pension. McDonald and Donohue argued that the difficulty in defining retirement is increasing as the concept changes, stating that retirement is "the result of lived life, and it is a moving target that becomes ever more complex" (2011, p. 414; see also Phillipson, 2002).

Life transitions, such as the transition to retirement, are varied, and may be simple for some people and more complex for others (Hulme, 2012). Despite retirement's shifting nature, this transition is often accompanied by changes in one's finances, health, and activities (Hesketh, Griffin, & Loh, 2011). As such, it can be both challenging and rewarding for those undergoing the transition. Indeed, many older adults look forward to retirement and enjoy the freedom from work as well as the increased flexibility and time (Hulme, 2012; Kloep & Hendry, 2006). Others struggle with multiple losses, such as routine, identity tied to work, income, and social support garnered from being part of the workforce (Cook, 2015; Hulme, 2012; Osborne, 2012; Sargent et al., 2011; van den Hoonaard, 2015). Some worry that they may not be able to cope with increased free time (Hulme, 2012).

Additional challenges that may arise when transitioning to retirement include feeling overwhelmed by the changes and choices available while retiring, experiencing grief over the loss of one's employment, and difficulty finding meaningful ways to contribute to society (Osborne, 2012). Challenges associated with the transition to retirement may be compounded by children leaving the home, moving house, divorce, widowhood, having to face ageist stereotypes, and concerns related to aging and end-of-life (Cook, 2015; Osborne, 2012). Moreover, baby boomers face intergenerational concerns as they tend to be more involved with their adult children than previous generations, and are often providing care to their aging parents (Fingerman, Pillemer, Silverstein, & Suitor, 2012; Hulme, 2012). Considering the varied experiences of retirement, researchers face a challenging task in understanding retirement as a human phenomenon, particularly given the potential for generational differences. To better understand the experience of retirement, some researchers have investigated both the ways in which people retire and the phases that retirees typically go through as they transition to retirement.

### *Ways of Retiring*

Phillipson (2002) argued that long working lives and short retirements are no longer the norm; thus, the transition to retirement is both longer than in the past and more complex. It is no longer perceived as a single point in one's life at which the individual ceases to belong to the workforce (Kojola & Moen, 2016). Today, retirees vary in how they choose to approach retirement, with many opting for "bridge jobs" rather than ceasing work altogether (Hulme, 2012; Phillipson, 2002; Quinn, 2010; Wang, 2007). Other options may include starting a business or pursuing a second career or further education (Wang & Shultz, 2010). However, extenuating circumstances, such as being laid off at work, acquiring an illness or disability, or having to provide care for a loved one, may impact one's decision to retire (Heaven et al., 2016; Hulme, 2012). Thus, what may appear to be a straightforward and linear transition is much more complex (Curl & Townsend, 2008; Heaven et al., 2016; Phillipson, 2002). For example, in a qualitative study of well-being and the transition to retirement, Heaven et al. reported that most participants either had their plans derailed by external circumstances or did not adequately prepare for the transition. Additionally, Kojola and Moen's (2016) study of white-collar baby boomers illustrated that baby boomers "move into and out of work" (p. 63). Retirement plans were "uncertain and in flux" (p. 63).

Curl and Townsend (2008) identified ways of transitioning to retirement including complete retirement (no paid work), gradual or partial retirement (e.g., working part-time before complete retirement), and re-entry into the workforce following complete retirement. A study of married couples and the transition to retirement showed that the most common transition for both women and men was full retirement, followed by partial retirement. In this study, men were more likely than women to transition from full to partial retirement (Curl & Townsend, 2008). Davies and Jenkins (2013) identified five types of academic retirees, each of whom selected a different path to retirement. These included those who ceased work and focused on leisure activities post-retirement; those whose responsibilities changed significantly but who still engaged in work; those who chose a new career post-retirement that was unrelated to their previous work; those who would prefer to keep working but felt obligated to retire; and, finally, those who chose not to retire at all.

Kloep and Hendry (2006) also identified three "retirement pathways" in their qualitative study of retired people in Norway. The first pathway represented retirees who were happy in their jobs but were ready to move away from the stress and challenges of the workforce. These participants were happy to be retired and enjoyed

the freedom, flexibility, and opportunity that retirement provided. The second pathway included retirees who chose not to retire at a traditional retirement age, instead preferring to remain in the workplace and finding meaning in their careers. These retirees put off retirement as long as possible; they feared a loss of status and did not find leisure to be an acceptable substitute for work. The final pathway represented a minority of participants who were unhappy in retirement. These participants tended to have poorer health, less social support, and fewer leisure interests than their counterparts. Kloep and Hendry concluded that there are multiple variations of the retirement transition, and retirement represents "entry into a new life phase rather than an exit from productive participation in society" (p. 591).

### *Phases of Retirement*

Scholars have used different perspectives to break down the experience of retirement over time. Traditionally, the transition to retirement has been described in three different phases, including pre-retirement, whereby the individual is employed; transition, which may involve several changes in employment status; and, finally, adaptation, in which the person is no longer part of the workforce (Muratore & Earl, 2015). Some scholars, however, have suggested that the process may be more complex than might be suggested by these three phases. Several decades ago, Atchley (1976) proposed five stages of retirement adjustment, including the honeymoon stage, where new freedom is enjoyed; disenchantment, where the retiree may feel a sense of being "let-down" (p. 68) or may experience depression; reorientation, in which the retiree is more realistic about retirement and explores new opportunities; stability, in which at least some adjustment has occurred and life is both predictable and satisfying; and finally termination, or loss of independence. Reitzes and Mutran's (2004) longitudinal study provided support for these phases. Among their participants, positive attitudes about retirement persisted for the first year, but declined about a year after retiring, only to rise again after the second year of retirement.

More recent research has shed additional light on phases of retirement and how they might be experienced differently by different retirees. Sargent et al. (2011) emphasized the multiple ways of retiring and experiences of post-retirement life by drawing on retirement metaphors among retired executives and managers, such as exploring new horizons, and putting your feet up. These metaphors highlight both positive and challenging aspects of aging such as loss (e.g., identity, sense of accomplishment), liberation (freedom from constraints of work), and downshifting (e.g., slowing down). Sargent et al. (2011) grouped the emerging

metaphors into several configurations, or meanings of retirement. Those who were retired for a longer period of time tended to perceive their retirement as an opportunity to try new activities and identities. Participants who had been retired for shorter amounts of time were searching for meaning and struggled to replace purpose that they had experienced in their careers. Some retirees saw retirement as an opportunity to continue to use and develop their professional skills, yet others viewed retirement as a time of relaxation and enjoying the freedom from work schedules and responsibilities.

Hershenson (2016) provided an alternative to phases and stages of retirement, instead suggesting that statuses may be a more useful way of conceptualizing retirement given the non-linear, variable approach people take to retirement. These statuses may occur simultaneously, or retirees may move into and out of them, rather than following a prescribed linear set of stages. The statuses include retrenchment (reducing work hours or leaving work altogether), exploration (researching lifestyles and activities for retirement), try-out (selecting and experimenting with activities and lifestyles for retirement), involvement (long-term engagement in the selected activities and lifestyles), reconsideration (trying new activities when current ones are no longer satisfactory or possible), and exiting (ceasing engagement in retirement activities, or returning to work).

Similar to Hershenson, Cook (2015) labelled retirement as “redirection” after surveying Canadian retirees. She identified four tasks involved in redirection, including redefining, discovery, renewal, and integration. Redefining involves seeing oneself in different ways than one did when working. Discovery involves trying new things, joining new groups and gathering information. Personal renewal occurs when a new path to meaning is found. Finally, integration occurs when retirees find a new sense of self and a new lifestyle. Although scholars have explored stages and conceptualizations of retirement, additional research is needed to explore whether these models apply equally to baby boomers as to previous generations of retirees.

## Methods

### *Study Design*

We adopted a qualitative approach in order to better understand how baby boomers in Saskatchewan are transitioning to retirement. More specifically, we utilized online qualitative methods to guide this study, followed by in-person focus groups or interview. According to Horrell, Stephens, and Breheny (2015), use of online qualitative research methods is growing. Although in some cases online qualitative research involves passive observation (e.g., virtual ethnography), our approach

involved active engagement of both researchers and participants in generating data (Morison, Gibson, Wigginton, & Crabb, 2015). We opted for a multi-author blog because blogging enables participants to participate at a time and place that is convenient for them. Furthermore, blogging allows participants to reflect and report on their experiences in real time rather than having to reflect on them later (Comley & Beaumont, 2011). Additionally, we selected a blog with the intent of creating an online community in which participants could share their experiences and opinions with each other (Castanos & Piercy, 2010). (For more information about our study design, including participants’ perspectives on participating in online research, please see Genoe, Liechty, Marston, & Sutherland, 2016).

We collected online data in three waves from two groups of bloggers, followed by a series of scheduled focus groups and an interview between the participants and the research team. Each wave of online data collection lasted for two weeks for each group of bloggers. Two groups of bloggers were created in order to allow for an extended period of participant recruitment (i.e., Group 1 began blogging before all participants for Group 2 were recruited). Furthermore, we increased our age range for eligibility in the study between the first and second groups, as we found our original age range of 60–65 years was too limiting. In the following, we describe our research participants and our data collection and analysis processes in more detail.

### *Informed Consent*

Ethics approval was provided by the University Research Ethics Board prior to the commencement of data collection. Participants completed informed consent forms before the first blogging session and again before the focus groups/interview were conducted. Participants signed confidentiality agreements before participating in the focus groups as well.

Potential participants contacted the first author via telephone or email to express their interest in the study. At that time, the study purpose and procedures were outlined, and if the potential participant was still interested, a meeting was scheduled to explain the study in more detail, collect informed consent, and provide an orientation to using the multi-author blog. During the meeting, participants created accounts to log on to the blog and received training regarding how to post on the blog and how to comment on the posts of others.

### *Participants*

Participants were recruited in several ways, including the use of listservs in various workplaces in the community, posters displayed on campus and at local recreation centres, and through online advertisements (e.g., kijiji.ca).



Inclusion criteria included (1) members of the baby boom generation; (2) recently retired or planning to retire within the next five years; (3) access to the internet on a regular basis; and (4) willingness to learn how to use and post on the multi-author online blog. We initially recruited 33 participants who were placed into two groups of bloggers based on when they joined. The study ended with 25 participants. Age ranges between the two groups varied somewhat due to the decision taken by the project team to expand the age range for the second group, which included a few participants who were planning a relatively early retirement (e.g., in their early 50s). Eight participants dropped out during the data collection process as they never or rarely posted to the blog. None of these participants reported their reasons for dropping out of the study.

Our first group of bloggers included eight participants between the ages of 60 and 65 years (six women and two men). Four of these participants were retired and four were in the workforce. Our second group consisted of 17 participants, including 13 women and four men. Participants in the second group ranged from ages 47 to 66. At the beginning of data collection, eight participants were retired and nine were still working. Three participants retired during the course of the study. In both groups, participants represented a diverse range of income levels (from less than \$30,000 per year to more than \$90,000 per year) and education levels (from high school diploma to PhD). Furthermore, participants in both groups worked in or were retired from a diverse range of occupations including office work, education, health care, sales, and skilled labour.

### *Data Collection*

The motivation to use an online blog was to enable all members of the group to write new posts as well as comment on the posts of other members, enabling interactive engagement (Hearst & Dumais, 2009; Nardi, Shiano, & Gumbrecht, 2004). Additionally, using an online blog enabled ease of data collection over different periods of time and ensured that all recruited participants were able to take part at their own convenience as opposed to initially recruiting for a focus group or face-to-face interviews. Moreover, using an online blog enabled participants to share their experiences, and/or leisure activities via images if they wanted to.

Both groups of bloggers were asked to post on the blog about seven times during each of three two-week sessions. This allowed us to capture participants' experiences with the transition across different seasons, including fall, winter, and summer. Participants were provided with a set of guiding questions to consider when writing on the blog, but were not required

to use them. Guiding questions included: What did you do with your free time today? tell me about your experiences with retirement; how, if at all, have these activities impacted your transition to retirement?

In total, there were 309 original blog posts and 339 comments posted on the blog by the end of the final blogging session. Topics of discussion included plans, finances, health concerns, parenting, grandparenting, caring for aging parents, physical activity, and leisure or travel, among others.

Following the completion of the blogging sessions, we held member-checking focus groups to share our initial findings with the participants and to gather any additional data around themes that were emerging from the findings but not yet fully developed. All participants who were involved in the blog were invited to participate in a focus group. Seventeen participants agreed to participate in one of five focus groups. Focus groups were arranged by participant availability. One participant completed an individual interview instead of a focus group due to a scheduling conflict. The focus groups and interview were audio recorded and transcribed verbatim, and ranged in length from 30 minutes to two hours. Participants confirmed our findings during the focus groups and provided additional insight into their experiences with the transition to retirement. Furthermore, participants said that they enjoyed participating in the blogs as it provided an opportunity to improve their computer literacy and engage in an online community with others at a similar life stage (Genoe et al., 2016).

### *Data Analysis*

We analysed data following Charmaz's (2014) flexible steps for data analysis in constructivist grounded theory. We analysed the data concurrently with data collection, creating Microsoft Word documents of all blog posts and comments once each session had ended. Data included all posts and comments from six sessions of blogging and the focus group and interview transcripts. During initial coding, each author analysed the documents independently, noting emerging codes in the documents' margins. We collaboratively engaged in focused coding by meeting regularly either in-person or via videoconferencing to discuss emerging codes, their differences and similarities, their definitions, and their relationships to one another. Selective coding was then used to group codes into overarching themes, including ways of transitioning to retirement, phases of transitioning to retirement, challenges in retirement, health, physical activity, and quality of life, and the experience of time, and embracing retirement. Memo-writing occurred throughout the process to help ensure trustworthiness (please see Genoe et al., 2016,

and Liechty, Genoe, & Marston, 2017, for further discussion regarding the methods of this study).

## Findings

Baby boomer participants in this study who were in the process of transitioning to retirement wrote and spoke of their experiences with this transition, including both *ways of transitioning to retirement*, and *phases of transitioning to retirement*. We discuss these themes and their associated subthemes in more detail below (see Table 1 for additional quotes).

### *Ways of Transitioning to Retirement*

Participants identified three ways of transitioning to retirement: ceasing work, engaging in part-time/casual work, and adopting a different type of employment. Those who ceased work altogether took the more traditional approach to retirement in which they did not return to any work environment after their retirement date. One participant noted, "I'm done, I'm not coming back". Through their interactions on the blog, many of these participants expressed the view that ceasing work altogether was ideal because retirement years were a time to focus on non-work priorities such as travel, spending time with family, and enjoying leisure activities.

Others transitioned to retirement through part-time or casual work. This way of transitioning provided some

structure, an opportunity to continue to use their skills, and a way to maintain benefits for a longer period of time. Vanessa wrote about her retirement preparation, noting that part-time work would help her to adjust to retirement:

Some of the steps that have come in the last few months is that I now work part-time giving me more flexibility to do what I want to do, also more time at the lake. As well as adjust to retirement life.

Maude agreed that she preferred to engage in casual work following retirement, noting that doing so required adjustment at first, but she appreciated the opportunity to have more flexibility in her day-to-day activities:

I retired 2 years ago from a full-time job, transitioning to a casual job in the same area. It has been a process of letting go. I always loved my job but decided time to transition. The first year was a challenge as it was hard to say "No" when the workplace called. It was the job as much as the people that I missed. Although I still go in about 4-6 days a month, I choose when and have passed on a lot of responsibility that goes with the job. My obligation ends when I end my workday. It feels great to be in the position to choose my personal life before my work.

Others still took on new types of employment after retirement, seeking new challenges and opportunities. For example, Simon, a retired teacher, described how

**Table 1: Themes, subthemes, and exemplar quotes from an online grounded-theory study of baby boomer retirement experiences**

Theme	Subtheme	Exemplar Quotes
Ways of retiring	Ceasing work	"The few people I know that retired returned to work. For me, I do not want to work once I retire. I want to travel, and if I have grandchildren, I want to spend time with them."
	Casual and part time work	"I have retired and moved from an office job to part time 12 hr. shifts."
Phases of retiring	Adopting different employment	"I retired and within a month I was back working."
	Pre-retirement	"I feel sometimes that I am missing out on so much because of work, though that is a reality that I can't change. I have wanted to go visit my daughter in Montreal for the last 6 months but couldn't get time. I have wanted to go check our cottage to see if it still standing, but getting time off when the weather is good and my husband can go, has been impossible. They are just little things but they add to quality of life."
		"Worked 12 hours today ... short staffed due to weather ... I am tired. Shower and reading and perhaps a well-deserved cocktail. My retirement home will have a bar, music, library, fireplace, and cocktail hour ... Oh I can dream ... can't afford my dream, but it is nice there, lol."
	Initial transition	"I just enjoyed not waking up to the alarm clock." "I need time yet to rest and recharge before getting into something else." "I am finding that with so much of my life behind me, career, raising a family, it feels important to really do what you want in this last phase. Whatever this may be?"
Mid transition	"I take pleasure in having a routine with purpose" "This phase of transitioning to retirement (now in 8th month) seems more settled and "real", initially there was such fatigue and elation at having crossed the finish line so to speak. Now I find I am more contemplative about it all and starting to consider what it all means and what I shall do with these next years of my life. I don't have the answer yet, but I am thinking about it. The beauty of this is there's TIME to do all this thinking and setting intentions and planning"	

he returned to work for the government almost as soon as he retired:

My current retirement was my second retirement. I had retired in June of 2005 with no intention of ever working again. After a month, I realized that I would need to have some more structure in my life. By August, I had accepted a part-time position – three days a week with the ability to shuffle days around. It was great. Then in January, I started a job with the Provincial Government and continued on until three weeks ago.

Some of these participants planned for new types of employment even before their initial retirement, while others (like Simon) did so after spending some time in retirement. This variety of approaches to retirement was not surprising given the current trend in retirement research of opting for bridge jobs; however, interactions among participants highlighted the diversity in individual experiences and the complex factors that affected decisions. For example, participants who were nearing retirement often sought advice from those who had already retired as to how they had handled various challenges and, in response, those who had already retired often described ways they adjusted to retirement.

Throughout the course of the study, participants identified several challenges or circumstances they experienced that were linked to their retirement path, including intergenerational concerns, finances, and living arrangements. Intergenerational concerns impacted baby boomers who were providing care for their parents and/or supporting adult children and grandchildren. One participant noted during a focus group:

We have a 19 (almost 20) year old daughter at home yet. She is struggling with finding an area of study/direction in her life and has taken this semester off to try to get [clarity]. On the other end of the spectrum, I am helping my 85-year-old mother with medical issues and supporting her independence.

In response to this and similar posts, many participants described providing care for parents who were nearing the end of life. For some participants, the need to provide care influenced their path to retirement as they made choices that would allow them more time or money to do so. Yet other participants explained that upon retirement they felt increased expectations to provide care for others due to the perception that they now had a great deal of “free time”. Finally, participants viewed aging parents who were still active and independent as positive role models for their own aging trajectory.

Finances were of concern to many of the study participants, who worried about having enough money to

retire comfortably and were required to make financial decisions that could impact their opportunities in retirement. In particular, having to return to work to make ends meet or to afford particular experiences was a topic of discussion on the blog. Two participants wrote the following exchange, revealing that some participants were more willing than others to consider a return to work:

Sarah: There will not be much extra money so no travel ... and I am hoping I never will be forced due to money issues to go back to work, not even in a part-time capacity.

Simon: I share your concerns about dollars. Who knows what the markets will do to RRSPs and other pension funds? If I do find there are activities or trips (or new shingles) that I don't feel I can afford, I am more than prepared to take part-time temporary or casual work to make enough to do that.

Beyond preparing for and expressing concerns about finances after retirement, pre-retirement participants needed to balance finances with their intentions to retire. One participant wrote about having to change retirement plans due to unexpected household repairs: “My plan for retirement to happen soon has been pushed back by the flooding we experienced; I will need to work a few more months to make sure we recover financially from this” (Charlotte).

Related to finances, participants considered their current living arrangements and whether downsizing was necessary or appropriate for their retirement path. Whereas some were considering their options, others were getting rid of belongings that they had collected over the years and preparing to move into smaller homes:

The plan is to reduce, sell everything at an auction, store what we plan to keep, won't be much, dress house, and put the house on the market, sell car, de clutter and move to a smaller place ... I must be brave about it. New adventure. (Patty)

In response, other participants described similar experiences and provided encouragement for Patty to be optimistic about her life changes. Concerns about finances and living arrangements added an additional layer of complexity to participants' decisions regarding their ways of retiring, highlighting the preparation, decision-making, and continuing family responsibilities that influenced, or were influenced by retirement.

### *Phases of Transitioning to Retirement*

Although participants identified several ways of transitioning to retirement, they identified similar phases as they transitioned. These included the pre-transition

phase, the initial transition, and the mid-transition. In the pre-retirement stage, participants anticipated flexibility and opportunity in retirement despite apprehension about the change. In the initial stage, participants found it challenging to adapt to increased free time. Settling into retirement occurred when a balance between flexibility and structure was achieved.

*Pre-transition: Apprehension and Idealization*

In the pre-transition stage, participants were still in the workforce, but making plans for retirement. Participants described both feeling apprehensive about retirement and dreaming of the ideal retirement. They looked forward to being away from the stress of the work environment as well as opportunities for adventure, relaxation, and spontaneity that were not possible when working full time. Several participants described their hopes for their retirement, including activities they would like to do, and also imagining the pleasures that might be associated with not having to go to work, such as sleeping in and being able to do what one wants. Sarah wrote:

I have a stockpile of unread books that I am looking forward to reading when I retire. As the cooler weather is starting and winter is just around the corner, I can hardly wait to be able to stay home! No starting the car and scraping the windows, or driving on ice. I will be able to stay warm, snug at home, maybe in my PJs, and read as much as I like! Even have a nap! Those are things I am looking forward to with great anticipation.

Lisa similarly described a desire to move away from the routines of work and looked forward to spontaneity and free time:

After years of work, retirement is near. For me I've been ready for retirement since I started working. Work just got in the way of doing things that were more interesting to me ... It is very appealing doing things on the spur of the moment, than being ruled by a clock.

During one of the focus groups, Rosemary described anticipation of her upcoming retirement by saying:

Well certainly less stress I'd say. Like, I imagine it like that. It's going to be very relaxing. If I want to go on a trip, I'm going to be able to go on a trip. Doing things with my family and friends. I'm going to go out for lots of lunches. [ ... ] I'm going to have a clean house.

Several participants in the pre-retirement phase discussed their stressful work environments, which they felt impacted their quality of life and limited their opportunities to pursue personal interests. Brenda described how the workload made her appreciate her upcoming retirement.

TGIF tomorrow what a hellish week. We have been so short-staffed for four months. There are two of us doing what they normally have seven people doing and the managers just try to avoid us so they don't have to listen to us asking when we are going to get staff. It's just so frustrating, but I know there is a light at the end of the tunnel whenever I'm able to retire.

Participants described the impact work obligations had on other aspects of their lives. For example, Melissa described "missing out" due to work responsibilities.

I think a job sucks a lot of the fun out of life because I use most of my energy during the week performing it. For example, yesterday there was an eclipse. My husband and I discussed watching it, but that would require staying up late and being tired the next day, something neither of us can afford. We ended up passing on the opportunity.

Participants looked forward to increased free time in order to do the things they wanted to rather than simply recovering from stress. Sarah, who was just weeks away from retiring, wrote:

As it is now, I spend most of my weekend time trying to catch up with household chores, visit my mom, etc., and resting up from the stress of a week at work! Am hoping when I retire to not spend so much time on the weekend napping!

Participants in the pre-retirement stage idealized retirement not only as an escape from the drudgery of work, but also as a break from long, cold winters:

I can hardly wait until I retire and can stay somewhere warm for longer than a month. Then, I will not have to wait until the snow and ice disappear before I go for a walk outside. (Cynthia)

Although participants in the pre-retirement phase were optimistic about their retirement plans, there were also feelings of apprehension about the changes that might accompany retirement, and worry about finances and loss of routine and social contacts. Participants used several metaphors to describe the apprehension they were feeling in the pre-retirement stage. In one blog post, Sarah described these mixed feelings of both looking forward to retirement and feeling uncertain, "I am not yet retired but will be officially in December of this year ... I find myself being on a bit of a 'roller coaster' these days. At times excited and looking forward to retirement, and then scared and unsure." During a focus group session, a participant used the metaphor of a marathon to describe the transition: "it's a marathon. You're running the race ... you meet that retirement day, you met the finish line, and then it's almost like once the crowds go home and the cheering stops, then what?" Patty wrote at length about her apprehension with retirement as the date neared.



Used to working, she anticipated many challenges and uncertainties as she prepared for her retirement. She described the day she set her retirement date:

Second thing I did was plan my retirement date. I have been putting it off, made the actual date and committing to it. Done. I still find it scary, I loved my career, been to the bank, called the pension people, gave them my date [-] well here goes. I have worked all my life, babysitting at age 10, worked as a part-time secretary while in school at age 15, warehouse work at 16, 17, part-time while taking nursing and then nursing[,] marriage, kids, more school, but always I had a job or career. So, I am finding it a scary move. In my life I always plan for options, or variables to make things work. Retiring feels like a twisted sisters water slide, when you get to the bottom, you are disoriented, you have landed in another pool, not too sure how you got there and is it a good thing or splat you just got your feet knocked out from under you by a much younger person who cannot believe you – a grandma – is standing in the pool looking lost! Oh well it is official I will be joining the ranks of the RETIRED.

Several participants responded saying they had similarly experienced mixed feelings of apprehension and excitement.

Participants explored their worries about retirement further, identifying specific issues that concerned them. In particular, although participants looked forward to freedom from scheduling and to being spontaneous, they also were worried about the lack of structure and being productive:

I think I will feel a little lost, and be tempted to waste a lot of time rather than get at doing the things I enjoy. I really want to make sure that I set priorities, as otherwise I think my time will quickly “disappear” doing whatever presents itself and seems important. (Wanda)

Pre-retirement participants wrote about the steps they were taking to plan for retirement as well, including planning for both finances and increased free time:

Thoughts about retirement are serious, I have done what I can about finances, been to retirement classes, talked with people who are retired and the results are in. I have decided that I can't wait to retire, my plan is to start on my leisure plan, to pick activities, things I want to do, things that do not involve sitting, those can wait until a later date. (Patty)

Sarah addressed practical concerns regarding finances, making more frugal choices in preparation for a reduction in income following retirement:

I've changed cable package to basic in preparation for my upcoming retirement (as way to cut

back on bills so money goes far enough) so I won't be watching the cooking shows I enjoyed when I had days off from work. I do go to the library a lot and borrow videos, I'm sure I can find some cooking videos if I really want to.

Our data analysis highlighted a range of emotional reactions and preparation strategies that participants experienced in the pre-retirement phase. While participants eagerly anticipated the freedom associated with retirement, they also recognized that the transition may be difficult to adjust to and considered the challenges they might face in having both extra time and a decreased income.

#### *Initial Transition – Being on Extended Vacation and Adjusting to Free Time*

The initial transition, immediately following retirement, was characterized as feeling similar to an extended vacation. Simon, who retired just before the first blogging session, wrote:

Today is my 11th day of not having to go to work so things still seem a bit like being on a staycation than retirement. I have found that I stay quite busy – mainly working away at areas of the house and around the yard that have not been kept up as well as I would like them as work was so busy/exhausting. I am making good progress so this is encouraging. I have also found time to do things that I couldn't do while I was working.

Many people avoided commitment in this phase, preferring flexibility and doing what they wanted. For example, participants were reluctant to commit to specific volunteer schedules:

Prior to retirement I thought that I would enjoy volunteer tutoring ...What scares me about these is the need to commit to being in a particular place at a particular time for a length of time ... I am just not ready to give [up] the flexibility that I have so recently acquired with retirement ... I get a mild panic reflex just thinking about it. (Simon)

Sarah responded to this post, explaining that she was similarly avoiding volunteer work that required a schedule: “Volunteering is something I will take up but not just yet. I'm with Simon and not giving up any flexibility at present. :-)”. In the second group of bloggers, Maude expressed similar sentiments regarding volunteering. She was willing to give her time on the short term but similarly did not want to give up her flexibility:

Volunteering on the short term is fun. There is always something available if interested but no thanks to a full-time commitment. That belongs in the past. I gave most of my working life to the needs of other people. Now is my time to be free in choice.

Perhaps as a result of the need to protect one's time and flexibility within the initial transition, this phase provided an opportunity to try new things and consider various options for post-working life. Rachel highlighted that the transition was rife with opportunity, yet time was needed for adjustment:

I am in the "honeymoon" phase, in that I have retired very recently and as such am happy to be free and exploring what it is I want to do with my life now and looking for opportunities to try new things. It feels like a re-invention process. A little bit like how I felt when University was done and I set off to figure out now what ... and the time it took them to create the life I made for myself. This retirement time too will take some time to create.

Adjusting to free time was challenging in this phase of the transition, despite the anticipation participants had for increased free time. For example, participants posted about feeling grateful for free time, but expressed concern that they were "wasting" that time, or expressed guilt in taking time for themselves. Simon wrote, "If I find myself doing nothing in particular I immediately feel as though I have this great opportunity to have free time but that I am wasting it". Another participant described the challenge of slowing down.

I have been thinking about way[s] to plan fun into my daily routines. First, I need to slow down and go with the flow. I think part of adjusting to retirement is learning to slow down. I am used to being busy. Next, I need to take advantage of the opportunities I feel are fun. Some planning but also some just letting go. (Helen)

Other participants described the struggle of feeling selfish or uncomfortable with taking time for themselves. Finding a balance and coming to terms with this change in opportunities and the way one viewed oneself was challenging. Sarah asked the others on the blog about feeling selfish taking time for oneself:

It is still hard some days not to think of "me" time as selfish, but if I don't do art or pursue other interests now I never will! Has anyone else struggled with finding balance or had to fight thoughts of selfishness?

Several participants responded that they had also struggled with feelings of selfishness and offered advice as to how they overcame such feelings. Catherine acknowledged that the transition took time and described the challenge of becoming comfortable with this new life phase:

I find myself still in a transition phase. It's six months now and I am still talking about doing things but not adjusting to doing them yet! LOL. Hopefully I'll be able to bring my talk and doing more in line! I'm thinking that this is like starting a new job; it

usually takes a year or so to feel totally comfortable and competent in new jobs so I'm going to try and be kind to myself and give myself a whole year to adjust to retirement.

Like the pre-transition phase, the initial transition brought forth a variety of experiences and emotions as participants adjusted to the change in daily routine and structure. Participants felt uncomfortable with the additional free time that they had once longed for, yet at the same time, resisted committing to new routines and tried to avoid taking on new responsibilities.

#### *Mid-transition: Balancing Structure and Flexibility*

Participants moved into the mid-transition phase when they started to settle into retirement. For this study, mid-transition denotes a shift from the initial transition where participants needed to adjust to retirement to feeling more stable in retirement. As our participants were relatively newly retired (e.g., fewer than five years), it may be that another stage follows mid-transition that we were unable to uncover in this study. In this phase, participants tended to be more willing to take on new commitments, but were still protective of their time. A balance between structure and flexibility that seemed difficult to achieve in the initial transition began to emerge in this phase. This balance was important, and participants sought meaning after feeling rested from the toll that a lifetime of working had taken. Emily described how she moved from the initial transition into a more settled one characterized by structure, flexibility, meaning, and optimism.

At first, I spent a lot of time enjoying sleeping in and being lazy. It felt good to do nothing. I needed more things in my day to make me feel good about myself. I thoroughly enjoyed working; it boosted my self-esteem. Now in retirement there is less and less congrats and pats on the back, job well done, etc. That is what drove me to volunteering. Once again, I receive pats on the back. But this time it feels better as it also builds up my self-worth and confidence. Retirement allows me to do whatever I want to and to be very spontaneous, which is a big part of my personality. Sometimes the best part of anything is looking forward to it.

Above all, I am now my own boss. I don't have to take orders from my superiors at work anymore!

During a focus group, Simon spoke about his willingness to make commitments now that he was past the initial transition: "I think I'm not as gun-shy to get involved in things. [At] the beginning [I] was really leery about taking on any, anything that amounts to a definite weekly commitment. And I've started to do some of that".

Although in the initial transition there appeared to be some discomfort in adjusting to free time, by mid-transition, participants reported acknowledging retirement as time for themselves to do with as they chose, and aimed to make the most of it and do things they could not do when they were working. "It was meant for me not to bide my time but to fill it with things that I never had time to do when I was in the workforce" (Emily). Indeed, participants in this phase seemed to embrace retirement as time for themselves and, for some, that meant having structure and routine, whereas for others, flexibility was valued. Despite coming to terms with this transition, as they sought out and achieved the balance that they desired, participants also acknowledged that many daily responsibilities did not disappear with retirement: "So much of the same goes on after retirement ... planning, budgeting, prioritizing time and resources ... only without the commitment of a day job" (Catherine).

The flexibility of retirement allowed participants to spend time with others and be there for family members in ways that work did not allow. Jessica wrote:

Two days ago, we found out a close relative just had a massive heart attack. Now I'm able to visit him any time I want during permitted visiting hours. What a difference from about 15 years ago, when my Mother was dying ... and I had to fly there and worry about going back to work. I was under a lot of stress.

Not all participants were able to achieve a comfortable balance within retirement. Some participants continued to experience uncertainty about what to do with their time, felt a loss of meaning, or were unsure about what their futures would look like.

I'm consistently looking around for some project/contract work/part-time employment – I still want to work at something where there's the possibility of payment and contribution of effort. Then again, I do value the free time I have and may resent someone telling me to get up in the morning. (Brian)

Mid-transition was characterized by finding a balance between structure and flexibility that best suited each participant. In this phase, retirement was viewed as time for oneself, and feelings of guilt or uncertainty about retirement seemed to dissipate.

## Discussion

This study of retirement transitions among baby boomers in Saskatchewan revealed the ways that participants chose to retire as well as phases that they experienced as they retired. Ways of retiring were consistent with extant literature as some participants opted for bridge jobs in the form of part-time or casual

employment while others sought out new types of full-time employment (Hulme, 2012; Quinn, 2010; Wang, 2007; Wang & Shultz, 2010). However, in contrast with recent research, several participants opted for the more traditional approach to retirement in which work ceased on a set date.

To our knowledge, this is the first study to explore the transition to retirement among baby boomers by utilizing a multi-author blog. Therefore, this study contributes to the current literature by highlighting the complexities of transitioning to retirement in real time (i.e., participants were not required to recall their experiences at a later date). The findings highlight the nuances and complexities within each phase along with the life factors that shaped participants' ways of retiring (e.g., the implications that unexpected financial hardships had on retirement dates). Furthermore, the findings highlight these issues with regards to baby boomers specifically who are different from previous generations (Longino, 2005; Pruchno, 2012). For example, the participants emphasized intergenerational relationships and caring patterns (e.g., caring for both aging parents and adult children) that impact baby boomers' retirement more so than previous generations.

In this study, we were able to capture the excitement of looking forward to retirement alongside the participants' reservations about the process. In addition, we were able to explore the opportunities that retirement presented together with the challenges that participants faced as they experienced them. Additionally, our findings suggest that an online blog creates virtual space for research participants to dialogue with their peers about issues of concern, exchange advice, and learn from each other's experiences.

Participants reported similar phases of retirement. The *pre-transition* phase was a time of picturing the ideal retirement, yet also considering options and feeling apprehension about the potential changes retirement might bring. The *initial transition* to retirement was characterized by feelings of freedom and relief from workplace stress, along with a sense of uncertainty about the best way to make use of retirement. In *mid-transition*, participants settled into new routines while enjoying the flexibility that retirement afforded. Similar to existing models of retirement, our participants reported that the pre-transition phase involved being engaged in work while planning for post-work life (Muratore & Earl, 2015). The initial transition, in which participants reported feeling as though they were on extended vacation while they adjusted to having an increased amount of free time, may reflect the transition phase identified by previous scholars (Muratore & Earl, 2015).



Atchely (1976) referred to this as the honeymoon stage, a term also used by a participant of this study. However, participants in this study did report struggling with some aspects of this phase, such as feeling uncomfortable with additional free time and uncertainty about how this time should be used. Thus, it may be that for these participants, the honeymoon phase occurred alongside Atchley's disenchantment phase, rather than being experienced as two separate phases. Atchley's third phase of stability, in which adjustment has occurred, appeared to occur in mid-transition for our participants, where they embraced new opportunities and valued both structure and flexibility (Muratore & Earl, 2015). In this phase, they had settled into comfortable routines while continuing to embrace retirement's flexibility. Atchley's final stage, termination, was outside the scope of this study. Our findings make a unique contribution to the research by suggesting that rather than a linear process, retirement may be experienced with varying degrees of disenchantment and adjustment at different points, post-retirement. Furthermore, our findings suggest the importance of including pre-retirement as part of the retirement transition, in contrast to Atchley's model, which begins when retirement begins. The transition begins before the date of retirement rather than after.

#### *Retirement Transition among Baby Boomers*

One main purpose of this study was to explore transitions to retirement specifically among baby boomers as some scholars have suggested that this generation differs from previous generations in the ways they approach retirement and later life (Liechty & Genoe, 2013; Longino, 2005). For example, Kojola and Moen (2016) highlighted the way that baby boomers continually enter and exit the workforce and argued that retirement is not a distinct life stage for this generation. Although the current findings highlight some unique elements of aging for baby boomers (e.g., challenges of caring for both parents and adult children; many choosing to re-enter the workforce after retirement), in contrast to those of Kojola and Moen, our findings suggest that participants did view retirement as a separate phase of life – one that required adjustment and renegotiation as lifelong routines and structures were disrupted. Participants' views reflected traditional models of retirement with distinct phases, each with its own set of challenges and opportunities. This may suggest that the participants of this study are not completely dissimilar from previous generations when it comes to adjusting to retirement. It is also possible that although baby boomers' experiences of, and approaches to, retirement may differ somewhat from those of previous generations,

they maintain the traditional view of retirement as a new life stage.

Although some participants seemed to struggle more than others and challenges experienced with the transition were discussed throughout the blog, most participants had positive expectations of retirement as well as positive experiences following retirement. Retirement was perceived by many participants as an opportunity for exploration, relaxation, and rejuvenation following a busy and stressful career; the break from work was valued and appreciated (cf. Hulme, 2012). Similarly, participants in the mid-transition phase reported appreciation for newfound flexibility that emerged in the initial and mid-transition phases while also seeking structure to lend some direction or purpose to their days (Price, 2003; van den Hoonaard, 2015). Interestingly, some study participants expressed reluctance to commit to volunteer positions, particularly those that required a significant and consistent commitment. This is in keeping with Seaman's (2012) findings, in which women who were anticipating retirement desired short-term volunteer opportunities.

Previous research indicates that satisfaction is reduced after the initial transition to retirement (Reitzes & Mutran, 2004). This appeared to be the case for a minority of participants in this research, but most seemed to maintain positive feelings about retirement even when feeling discomfort with the changes or facing challenges in their lives. Our participants experienced retirement as a new stage of life with new possibilities and opportunities that differed from their working and child-rearing years. Participants recognized a need and desire to take time to consider their options and decide what they wanted for this phase, before and after their retirement dates, noting that adjustment to retirement required time and reflection to recover from working and determine how to use newfound freedom in ways that were satisfying and meaningful.

Recent research suggests that baby boomers are interested in continuing to engage in work rather than opting for a more traditional retirement (Quinn, 2010). For example, Quinn reported that almost 25 per cent of employees intended to work into their 70s. However, that did not appear to be the case within our sample. This may be because baby boomers who are choosing not to retire were excluded from the study, thus the findings are limited to the perspectives and experiences of baby boomers who were choosing to retire in their 60s or earlier. Future research that includes both groups – baby boomers who choose not to retire and those who select a bridge job or cease work altogether – would permit broader findings on the experiences of both work and retirement in later life among baby boomers.



### Limitations and Directions for Future Research

The findings of this study must be considered in light of its limitations. Most participants were women, which may have limited our understandings of men's experiences, and making comparisons across gender was not possible with such a small sample of male participants. Differences may exist due to women's more varied work history, child-rearing responsibilities, and greater likelihood of providing care to aging relatives than men. Future research could consider gender differences in retirement.

Although data collection for this study spanned several months, which differs from previous qualitative studies regarding the transition to retirement, how these participants continue to experience the transition beyond the initial and mid-transition as described in the findings would lend additional insight into the longer-term impact and experience of retirement. Furthermore, since participants were at different points in the transition (some were retired, others retired during the study, and others still had several years of work remaining before retirement), it was difficult to capture each person's full journey within the transition. Increasing the amount of time spent collecting data would allow researchers to follow participants from pre-retirement onwards. Furthermore, following the same participants for a longer period of time may allow researchers to explore how participants resolved challenges that arose in retirement, such as concerns about finances and housing, and to more fully understand the processes of retirees in making these types of decisions. There are limitations inherent to collecting qualitative data online which must also be considered. We were unable to observe behaviours, emotions, and body language as we would have been able to do by collecting all data face-to-face. Furthermore, the online approach limited us in probing for additional details or examples among participants.

### Conclusion

As Canada's population ages, it is relevant to understand how baby boomers will approach later life in general, and retirement specifically. The findings presented in this article highlight the paths by which baby boomers in Saskatchewan are choosing to retire as well as the phases of retirement that comprise this transition. The findings suggested that baby boomers may be similar to previous generations in that they view retirement as a distinct life stage, but different in the ways that they experience and approach retirement. Participants in this study looked forward to enjoying the opportunities that retirement presented and displayed reluctance to return to the routine and structure of the workplace, instead preferring control and

autonomy over their time. Retirement was viewed by many of the participants as a time of reinvention and opportunity. However, not all participants felt comfortable with these changes and new opportunities, and instead felt a sense of loss and meaninglessness as they navigated the transition. Although existing research indicates that baby boomers may not opt for a traditional retirement, the findings presented here suggest that separation from the workplace are desired and enjoyed by many participants.

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