

What Do I Make of the Rest of My Life?
Global and Quotidian Life Construal across the Retirement Transition

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Abstract

Retirement means relinquishing the daily structure that work provides and the career-dependent meanings that it offers life narratives. The retirement transition can therefore involve contemplating both how to spend newly-freed daily time and the implications of retirement for one's life narrative. We investigate how American professionals construe their working and retirement lives, in a qualitative study drawing on 215 interviews with 120 participants, including 12 interviewed longitudinally throughout their years-long retirement transitions. We identify two orthogonal dimensions for contemplating the work and retirement domains of one's life – *global* and *quotidian life construal* – and four basic modes of cognition that arise from variability across these dimensions. We induce a theoretical model describing how construal of working life prefigures construal of retirement life, which then shapes the retirement life experience. This study contributes to construal level theory, narrative psychology, and the literatures on retirement transitions and the meaning of work.

Keywords: retirement transition; life narrative; construal level theory; global construal; quotidian construal; meanings of work and retirement

What Do I Make of the Rest of My Life?

Global and Quotidian Life Construal across the Retirement Transition

As a major life transition experienced by the vast majority of professionals, retirement – which we define as the formal end of the career job – stands out from many other commonly experienced transitions in at least two respects. It affords an abundance of newly-freed time, as much as 40, 50, or 60 hours per week, that had been devoted to working (Bonsang & Klein, 2012; Grossin & Hantrais, 1986). And it can trigger a process of constructing new meanings for life going forward, especially for professionals who may have experienced great meaningfulness in their decades-long careers (Malette & Oliver, 2006; Miranda & Nakumura, 2016). Although much is known about the retirement transition (Wang, Henkens, & van Solinge, 2011), such as the effects of health and wealth on well-being in retirement, there is little empirical research on how people *think* about their own lives as they anticipate and move through the transition. The study reported here explores this cognitive terrain.

Scholarly attention to the cognitive processes by which people envisage, experience, and evaluate retirement life is important for three main reasons. First, as lifespans increase and older people enjoy increasingly better physical health (WHO, 2020), retirement represents an increasingly consequential stage of life. Therefore, understanding psychological experiences associated with retiring and being retired is vital. Second, retirement is an enlightening context for understanding how people see the role of work – including the end of formal work – in their life narratives. Such understanding can supplement existing research on the ways people relate to their work, including research focusing on narrative (Ibarra & Barbulescu, 2010), identity (Pratt, Schultz, Ashforth, & Ravasi, 2016), and work orientation (Wrzesniewski, McCauley, Rozin, & Schwartz, 1997.) Third, the retirement transition is an ideal context for studying the processes by

which people construe and contemplate their lives more generally, as cognition about one's past, present, and future is likely prominent during other major life transitions.

Our exploratory study with American professionals found that people contemplate their professional existence, plan their future, and evaluate their satisfaction with working and retirement life along two orthogonal dimensions of cognition, which we term *global life construal* and *quotidian life construal*. (Although, for the sake of brevity, we refer to these throughout the paper as *life construal*, we are speaking specifically about the work and retirement domains of life). *Global life construal* is cognition about the abstract meanings of the realized (past through present) and aspirational (future) aspects of the *life narrative*, and *quotidian life construal* (from the Latin for “daily” or “everyday”) is cognition about actual and aspirational day-to-day *lifestyle*. We found that, when people engage in cognition about retirement life, that cognition can yield concrete plans for spending daily time in retirement (quotidian), or abstract, grand-purpose accounts of what retirement life will ultimately mean, be about, or otherwise symbolize (global), or both. By longitudinally studying patterns of life cognition across the retirement transition, we discerned consistent differences on these dimensions. We induce theory describing how degree of adoption of each dimension (ranging from weak to strong) yields four basic modes of life cognition, how the specific content of cognition within each mode follows different patterns, and how construal of working life prefigures the construal and ultimate experience of retirement life.

Theory and Research on the Retirement Transition

Previous research has shown that retirement is not a monolithic event, uniformly affecting everyone, but can take many forms and have highly variable effects on people's experiences (Sargent, Lee, Martin & Zikic, 2013; Shultz & Wang, 2011). For example, scholars

have studied: the notable, well-replicated, positive effects of health and wealth on subjective satisfaction with retirement (e.g., van Solinge & Henkens, 2008); individuals' perceived purpose in life before and after retirement (Yemiscigil, Powdhtavee, & Whillans, 2021); individual differences in generativity concerns (Serrat, Villar, Pratt, & Stukas, 2017); and factors influencing retirement adjustment (Wang, et al, 2011).

Research on the retirement transition experience has focused on the career and aspects of leaving the career (e.g., Shultz, Morton & Weckerle, 1998; Taylor, Shultz, Spiegel, Morrison, & Greene, 2007). We understand a great deal, for example, about how people make the decision to retire (Feldman & Beehr, 2011), psychologically detach from an organization (Adams, Prescher, Beehr & Lepisto, 2002), disengage from work (Damman, Henkens & Kalmijn, 2013), cope with the loss of work (Grove, Lavallee & Gordon, 1997), and experience identity threat through the loss of a work identity (Onyura et al., 2015). However, little research attention has been paid to the cognitive processes by which people consider their retirement life – envisaging how they will spend their time in retirement and/or making sense of what their retirement life will mean. In other words, prior retirement research has little to say about when, how, and why people construe their retirement in terms of the concrete activities that occupy the days and/or in terms of the abstract meanings that contribute to a coherent life narrative.

Construal Level Theory

Construal level theory (CLT) (Trope & Liberman, 2011; Wiesenfeld, Reyt, Brockner, & Trope, 2017) offers compelling insights into how cognition can vary in terms of its concreteness or abstractness.¹ High-level construals – mental representations of objects, persons, or events – are abstract and global, focusing on central features of the thing under consideration. By contrast,

¹ We are grateful to our editor and reviewers for suggesting we frame our findings within construal level theory.

low-level construals are more concrete and local, often including incidental, peripheral features. Construal level, which can vary from very low to very high, is most often conceptualized and empirically assessed as a single continuous dimension. According to the theory, the construal level of a given cognition is a situationally-dependent state. Specifically, the theory posits that people use increasingly higher levels of construal to represent an object, person, or event as their psychological distance from it increases. Psychological distance is the difference between the “zero point” of oneself in the present moment (“me in the here and now”) (Fujita, Trope, & Liberman, 2015) and the entity under consideration. Essentially, mental construal is the means of cognitively traversing psychological distance.

Perhaps the most widely-researched form of psychological distance is temporal distance, defined as how near or far an event is in time from the present (Trope & Liberman, 2003). For example, according to construal level theory, the behavior of reaching out to a friend, imagined in the near future (e.g. a short temporal distance of one day from the present), might be construed concretely as “dialing a friend’s number” but, when imagined in the distant future (e.g. a long temporal distance of one year from the present), that same behavior would be construed relatively more abstractly as “expressing friendliness” (Liberman, Sagristano, & Trope, 2002). Other forms of psychological distance include spatial (distance in physical space), social (perceived interpersonal closeness or similarity), and hypothetical (likelihood of an event), all of which have also been shown experimentally to affect construal level (Wiesenfeld, Reyt, Brockner & Trope, 2017; Trope & Liberman, 2010).

CLT holds implications for people’s goals and actions in the events of their lives. According to the theory, high-level construals may involve attending to the overarching goals of actions, whereas low-level construals involve attending to the details of executing actions (Trope

& Liberman, 2010). In addition, studies have shown that high-level construals evoke concerns about the desirability of an event, whereas low-level construals evoke concerns about the feasibility of an event (Liberman & Trope, 1998; Trope & Liberman, 2011; Yudkin, Liberman, Wakslak, & Trope, 2020). Taken together, the propositions of CLT would seem to be highly relevant to life transitions like the retirement transition, during which people might consider the desirability of goals for the future (presumably thinking abstractly), the feasibility of specific activities in the future (presumably thinking concretely), or both. However, the empirical literature on the theory does not, by and large, address real life.

Most studies of construal level are experiments using stylized problems –for example, imagining attending a job fair on a higher floor of a building, which leads to preferences for jobs described in abstract, “big picture” terms (Aggarwal & Zhao, 2015). Although scholars suggest that construal levels can endure beyond a moment in time (Freitas, Gollwitzer, & Trope, 2004; Steinbach, Gamache, & Johnson, 2019), there is, to our knowledge, no research on whether and how people might use different construal levels when thinking about stages or chapters of their own lives, or whether and how life construals might change over time. More specifically, although a 2017 review showed the theory’s relevance to a wide range of organizational issues (Wiesenfeld, et al, 2017), there is a dearth of research on how individuals might construe their working lives and the end of their careers. Although CLT has not been applied to qualitative, longitudinal, naturalistic, person-centric research, such as our study of individuals’ cognitions about their working lives and retirement lives, we believe that it holds promise for elucidating our findings and that, in turn, our research holds promise for enriching construal level theory.

Narrative Psychology

To shed additional light on how contemplating and elaborating upon the global, abstract

features of one's own life may manifest in a real-world setting, we draw on McAdams's theory of *life narrative* (McAdams, 2001), which describes how individuals contemplate, make sense of, and evaluate their lives in telling a "life story." A life story, in this research tradition, is either an extended autobiographical account (written or oral) that a person provides about their life, or an internalized and integrative story of the self that functions (in the mind and in society) as a person's "narrative identity" (McAdams, 2015). McAdams (1995) suggests that life narrative is a third approach to understanding personality, beyond traits and personal concerns, and that the telling of life stories provides a window into understanding the cognitive underpinnings of a person's well-being, such as how they make meaning of difficult experiences and view their narrative arc as redemptive (Bauer, McAdams, & Pals, 2006). Indeed, the theory argues that, in particular, a coherent telling of a life story – where different elements, periods, and events are well-integrated – is a hallmark of well-being (Baerger & McAdams, 1999; Adler, 2012).

The interviews we conducted in our study asked professionals from U.S.-based companies about various aspects of their life story, such as their careers, what (if anything) they found meaningful in their work, and their lives outside of work. As in the narrative psychology tradition, we believe that the stories we elicited can tell us much about people and their lives. However, our aims are different. Rather than viewing life narrative as revelatory of personality, we seek to understand the cognitive processes underlying the construction and revision of life narratives over time – including the future, as described in those life narratives – and the ways in which life narratives might shape and be shaped by life experiences. Moreover, although every adult with normal cognitive capacities is able to retrospectively tell a life story of some sort (Habermas & Bluck, 2000), previous research does not explain how cognitive processes might lead different individuals to adopt different perspectives on the past, present, and future of their

lives.

To that end, CLT could shed light on the cognitive underpinnings of life narrative construction. Specifically, individuals who think about their lives using global, high-level construal may produce life narratives that are more integrated and elaborate and that focus on abstract features of life, work, and retirement, with central themes and an overarching purpose. By contrast, individuals who think about their lives using low-level construal may focus on concrete aspects of life, work, and retirement and produce accounts rich in details of daily routines and rituals, as well as the emotional experiences associated with them (Septianto & Pratiwi, 2014; Schwartz, Eyal, Tamir, 2018). Of course, some individuals might very well integrate both ways of thinking and fluidly move between them. And, finally, just as some individuals exhibit relatively little self-reflection in general (Silvia & Phillips, 2011), some may engage in little contemplation about their life in general – in terms of either abstract life narrative or concrete daily routines; for them, such contemplation may be less frequent, intense, and central, as they focus their attention on other matters, such as immediate tasks at hand.

Meanings of Work and Retirement

Finally, this study examines the meanings that people construct of work and retirement in their lives. We draw on and aim to expand previous meaning-of-work scholarship in four ways. First, by using self-narratives to investigate how people make meaning of work and retirement, we build upon other organizational scholarship that uses a narrative lens to explore the meaning of work for the self (Ibarra & Barbulescu, 2010). Second, although most organizational scholars rightfully focus on meanings made about *work* specifically, such as the meaning of a particular job to those working in it, our study explores meanings of both work and retirement, investigating possible connections between them. Third, this study aims to build on prior

research examining how people experience *meaningfulness* in their work as a result of the meanings they make of it (Lepisto & Pratt, 2016; Pratt & Ashorth, 2003; Rosso, Dekas & Wrzesniewski, 2010). By drawing on both this literature and CLT, we explore how, in narrating the meanings of work and retirement in their lives in either abstract or concrete terms (or both), people can orient themselves toward evaluating life on eudemonic (meaningfulness) or hedonic (happiness) grounds. Fourth, prior study of meaning-making as it pertains to career has focused on accounts about the past and present – that is, making sense of current work and career circumstances in light of career and life history (Obodaru, 2012). Given that the retirement transition is likely to induce cognition about a *future* retirement life, studying the retirement transition through self-narrative holds potential for deepening our understanding of how meaning-making may occur prospectively, in advance of actual lived experience.

Research Question

Our primary research question is: How do people construe their lives during the transition to retirement? Given a desire to focus on possible connections between working life narratives, retirement life narratives, and experiences of retirement life, we sought to minimize sources of variation in life narratives stemming from culture and socio-economic status. For this reason, we studied professionals from corporations based in the U.S. and, because most of our participants were older than age 55, women and people of color are under-represented. (In American companies, gender and racial diversity are greater among younger cohorts of professionals.) Given these demographic limitations, this study should be viewed as a preliminary step toward the ambitious aim of developing a theory of how people construe their lives during the retirement transition.

Embedded within our broad primary research question are several theoretically important

ones: how do life construals differ, what shapes them, do they change over time, and what links might there be between life construal, life plans, actual life experiences, and self-evaluations of life? Our exploratory study focuses mainly, though not exclusively, on working, career, and retirement. Thus, we examine what people say about their own past, present, and future working life, non-working life, and retirement life, with the aim of building theory on life construal in these domains and, ideally, creating a starting point for a theory of life construal in general. In addressing these questions, we aim to offer at least preliminary insights into puzzles in the literatures we have introduced. In particular, we probe underexplored aspects of construal level theory: whether and to what extent the construal of one's own life behaves like the construal of hypothetical one-time events (for example, along a single continuum of level of abstraction); whether preferred construal level might have trait-like cross-time stability; whether life construal level relates to other aspects of life narratives; and whether life construal has consequences for how life is actually lived, experienced, and evaluated. In the process of addressing these puzzles, we aim also to offer insight on life narrative and the meaning of work and retirement.

Research Approach and Methods

We had three reasons for using a qualitative, inductive approach to address our research questions: we are examining an under-explored phenomenon (Edmondson, 2007); qualitative work helps “make sense of... phenomena in terms of the meanings people bring to them” (Denzin & Lincoln, 2008, p. 4); and it is well-suited to describing process (Creswell, 1998).

This study is part of a larger, seven-year research program broadly investigating the role of social and psychological factors and processes in the retirement transition. This paper's two coauthors are members of the program's six-scholar team. The team conducted a total of 215 interviews with 120 professionals, at different career stages, who were employed in or retired

from three U.S.-based organizations. Of the 120 participants, 108 were interviewed only once. The remaining 12 constituted a longitudinal cohort (“the Retiring group”) who agreed to a multi-year series of in-depth interviews during their transition into retirement life. This paper draws on all 215 semi-structured interviews, including 107 interviews in the Retiring group.

Participants and Data Collection

We recruited participants through a screening survey sent to employees and retirees of three companies based in different geographic areas of the United States. The organizations were a small, young, global consulting firm; a larger, established, global manufacturing firm; and a very large, established, global technology firm. In recruiting from a small number of companies, we gained the understanding of their contexts needed to interpret our participants’ work experiences properly. Both coauthors visited each of the three organizations, engaged with executives at each, and conducted interviews with research participants, most in person.

We sought volunteers who self-reported at least satisfactory physical health and financial security. Because the retirement literature abounds in evidence that these are important factors in retirement (e.g., Reitzes & Mutran, 2004; Shultz & Wang, 2007), we sought to reduce variability on those dimensions in order to better focus on psychological factors. Not surprisingly, issues of health and wealth nevertheless arose; for example, the physical health of some people we followed longitudinally did change over the course of the study, underscoring its influence.

There were four groups of participants. (1) The *Retiring* group: These 12 participants had set a retirement date that was within the next 18 months, subsequently agreed to be interviewed and surveyed about every 3-6 months, and were engaged regularly in the study from 20 to 36 months; each also participated in a final interview approximately 2-3 years after the last regular interview. This yielded a total of 7-11 interviews per participant. Table S1 in the Supplemental

Material presents a summary of the Retiring group participants. Participants in the remaining three groups were interviewed only once. (2) The *millennial* group: 37 employees in their mid-20s to early 30s. (3) The *older employee* group: 36 employees aged early 50s to mid-60s, who had no immediate plans to retire. (4) The *retiree* group: 35 retirees, most of whom were within three years of their retirement date. Table S2 in the Supplemental Material presents participant demographics.

Insert Table S1 and S2 about here

Our primary data source was the semi-structured interviews, a common method in qualitative research to maintain rapport and conversational flow with participants and remain open to unexpected discoveries during data collection, while still covering key topics and questions (Hammer & Widalvsky, 1993). The interview protocol was designed to broadly explore participants' lives and career stories, along with their thoughts, feelings, decisions, and experiences in pre-retirement and retirement life, both actual and anticipated. (Tables S3 and S4 in the Supplemental Material present interview protocols.) We collected data both before and after the retiring participants' retirement dates, allowing us to analyze their cognitions about working life and retirement life across the transition. The 108 one-time interviews with people at different points in their careers allowed us to enrich our understanding of construals of both working and retirement life, to investigate whether the modes of construal we found in the Retiring group appeared in people at other career stages (including people who were decades away from their own retirements), and to search for possible patterns of life construal that might not have been present in retiring participants' interviews. Interviews lasted 90-180 minutes. This paper's coauthors conducted 82 of the 215 interviews, between them; the other interviews were

conducted by the other four members of the larger research team. Taken together, these data not only illuminate life-as-lived (what actually happened), but also offer windows into life-as-experienced (thoughts and meanings) and life-as-told (narrative) (Bruner, 1987). Moreover, the longitudinal interviews afford detailed narrative profiles of each retiring person's transition.

Qualitative Data Analysis

We treated each of the 12 retiring participants as a qualitative case (Yin, 2014), in order to analyze both the modes and the dynamic processes of life cognition, between and within participants over time. We used the one-time interviews with the remaining 108 participants to achieve theoretical saturation regarding the basic modes of life cognition. We also used them to expand our understandings of the cognitive processes and patterns discovered in the 12 cases. By focusing on links between how these 108 people construed their current or past working life and how they construed their anticipated or current retirement life, we found patterns both similar to and different from those observed in the 12 longitudinal cases.

Data analysis entailed seven stages. During stages 2-6, we focused on the interviews of the Retiring group, analyzing data at three levels, through several iterations. Starting with analysis of specific segments of text within interviews, we moved to interviews as a whole, and then to participant cases as a whole. Proceeding in this way allowed us to maintain context around each piece of coded data (Boje, 2002), and analysis at one level facilitated interpretation at the other levels. At all stages of analysis, one crucial check on validity and reliability was regular discussion about cases between this paper's coauthors, as well as discussion between them and the other four members of the larger research team. Throughout our analysis and theory induction, this team collectively played the role of "devil's advocate" regarding our case analyses and evolving theory. Our analyses also incorporated a number of techniques suggested

in the recent literature to ensure rigor in the induction of theory from qualitative data (Bansal & Corley, 2011; Grodal, Anteby, & Holm, 2020).

As with most qualitative research aimed at theory induction, our study developed an initial, broad research question in the early stages of data analysis and sharpened the focus of that question as analysis proceeded. Moreover, as is also common practice in qualitative-inductive research (Pratt, 2016; Booth, Colomb, & Williams, 2003; Spradley, 1979), we began data analysis while still collecting data, modified our interview protocols so that they better addressed the evolving research question as data collection progressed, and also modified the focus of our ongoing analyses. Table S5 in the Supplemental Material charts the evolution of our research question and analyses over time.

Insert Tables S3, S4, and S5 about here

Stage 1: Open coding for themes of interest. Articulation of the research question for this study, beyond a broad agenda to understand thoughts, feelings, and experiences of the retirement transition, came in its first form from open coding of a subset of the retiree interviews (Charmaz, 2006). During this stage, the first author was intrigued by multiple retired participants' mention of thoughts about death, and by some saying that their growing awareness of life's finite time affected their thoughts about how to live the rest of their retirement life. The prominence of death in these interviews was surprising, because no interview question asked about death or any similar existential topic. Thus, we considered the emergence of these themes to be credible indicators of participants' spontaneous life cognitions.

Stage 2: Focused coding of death-related cognition. Drawing on Charmaz's (2006) two-phase model, we followed open coding of interviews with focused coding of interviews from the

Retiring group. This coding was informed by a review of the literature on death reflection (Grant & Wade-Benzoni, 2009). At this stage, we paid close attention to death-related themes and elaborated on the forms they took in participants' narratives. In particular, we sought to understand the manifestations of death awareness and consider possible connections to the retirement experience across time. By the time we had completed focused coding on the 95 Retiring group interviews we had at that time, we had made two discoveries. First, we noticed that, although death was certainly a prominent theme in the interviews of some retiring participants, it never appeared in the interviews of others (surprisingly, even for some who had experienced a "mortality trigger"). Second, we noticed that some participants who mentioned death, compared to those who didn't, also tended to talk about relatively abstract, global-level themes unrelated to death, such as developing an understanding of their life story.

When this second stage of analysis ended, we developed a theoretical memo summarizing our understanding of death-related cognition, including the recognition that it appeared to be only part of a much broader phenomenon of abstract cognition about life and its meaning – what we then termed *existential cognition*, and later renamed *global life construal* when we realized the relevance of CLT to our findings. This memo underwent multiple revisions during subsequent analysis stages and, as such, captured our theory induction as well as its empirical foundations. Our focus evolved from death-related cognition to broader cognition about working and retirement life for two reasons. First, we had more data on the latter; even when interviewees did spontaneously talk about death, interviewers eventually had to move on to other questions. Second, we realized that many comments were existentially relevant, in that they revealed how people thought about time across a lifespan, but were not always explicitly about aging or mortality. Broadening our focus enabled us to draw upon more interesting and nuanced

data, such as participants' musings about how to make their time "count" towards something in retirement. In addition, by broadening our research focus, we were able to discuss death only with participants who raised the issue in the first place. This brought us confidence that we were not shaping cognition in our longitudinal cohort by repeatedly asking them about death when it otherwise may not have been salient. Instead, we asked about their thoughts about the past, present, and future as well as their thoughts and feelings about time, offering opportunities to discuss death without forcing contemplation of it.

Stage 3: Focused coding of global life construal. With the help of an undergraduate research assistant for a portion of this stage, the first author then expanded analysis of the Retiring group interviews to code for any cognition on global life themes. (The second author served as a coding reliability check.) This broadened the focused coding beyond death awareness to participants' abstract, global thoughts on their own life, its meaning, or its purpose – in essence, any content discussing life as a whole. The first author then synthesized the coding of each participant's interviews in a summary memo on that case, in order to develop a more comprehensive understanding of it. Each memo contained a narrative profile of the participant and described in detail (with sample quotes) the participant's thoughts and plans about retirement, self-assessments of their current life, and actual life decisions and changes, as well as how cognitions and behaviors evolved across the person's multiple interviews. The memos were informed by the first author's literature review of potentially useful theoretical concepts from several literatures, including those on retirement, the meaning of work, and narrative psychology. The second author, familiar with all retiring cases, read and provided comments on each memo. Our theoretical constructs evolved, in subsequent analysis stages, through a series of conversations between the authors, each followed by the first author's memo revisions. The other

four members of the larger research team commented on the accuracy of case interpretations and the fidelity of the evolving theory to the data.

Stage 4: Synthesis of observations on global life construal; identification of quotidian life construal. We next synthesized our understanding of the 12 cases in order to develop an understanding of the common features and distinct varieties of global life construal, as well as the extent to which it appeared in each case. This effort led us to take a closer look at cases with weak levels of global life construal – that is, cases where such cognition appeared only rarely and briefly in some of the participant’s interviews, or never appeared at all. Late in this process, we realized that what we later termed quotidian life construal is actually a different way of doing the same thing that global life construal does – contemplating one’s own life – but, in this mode, that contemplation focuses on the concrete aspects of daily life rather than the abstract meanings of life. It became clear that these are two distinct modes of life construal, two distinct dimensions along which people can envisage, experience, and evaluate their lives. In the global mode, thinking about life involves longer timespans, such as years or decades. In the quotidian mode, thinking about life involves shorter timespans, such as days, weeks, and months.

Importantly, this analysis stage also revealed two additional modes of thinking about life – two additional combinations of the global and quotidian dimensions of life construal. Some retiring participants clearly thought about their lives using strong degrees of both global and quotidian life construal across their interviews, which we termed “integrated life construal.” Others gave little evidence of deeply contemplating their lives or futures, which we termed “present-focused life cognition,” because they seemed to be more exclusively focused on dealing with present concerns in their lives. These discoveries led us to develop our broader theory of how people view their working and retirement lives, including aspirations, goals, plans,

expectations, anticipated routines, and/or abstract meanings of their life narrative and its future.

Seeing that each dimension could be used strongly, and also that each could be used to a weak degree, if at all, we realized that global and quotidian life construal are two apparently orthogonal, continuous dimensions, where strong and weak use of the two yield four distinct *modes of life cognition*. Moreover, it soon became obvious that the construals of working life and retirement life that people revealed were part of an ongoing process of considering their past, present, and future lives, across their interviews. We turned again to the literature, searching for theoretical insight into these new findings. Consequently, many basic constructs from the narrative psychology literature helped illuminate our findings at this stage and provided additional theoretical scaffolding for continued analysis. At the end of this stage, we drafted a memo capturing our understanding of the basic features of the two cognitive dimensions evident in our data, as well as the four life cognition modes that arise from categorizing the dimension combinations we had observed across the 12 retiring participants.

Stage 5: Analysis of cognition modes across time. We next focused on longitudinal analysis of each retiring case, describing both consistency and change in each participant's cognition over time, and revising case memos to include these analyses. We then summarized, compared, and contrasted these longitudinal analyses across cases, leading us to induce processual dynamics that describe how cognition mode varies (or remains stable) over time.

Stage 6: Analysis check and theory elaboration for the Retiring group. We did an additional reading of all interviews in the 12 retiring cases, checking and revising, as necessary, the empirical evidence in each case memo, as well as our empirical comparisons across cases. Throughout this stage, we revisited our evolving theoretical model, elaborating and revising it as necessary to best fit the data. Finally, we added to the case memos our observations of the direct

outcomes of construals of retirement life: the nature of each participant's view of their retirement future, how (if at all) it evolved over time, the extent to which they acted on it, and their evaluation of that retirement life as they experienced it.

Stage 7: Revising Theory to Elaborate on Links Between Construals of Working Life and Retirement Life.² The final stage of analysis was deeply rooted in construal level theory. It involved analyzing a recent round of interviews with each of the 12 retiring participants, as well as significantly expanding the database by analyzing all 108 one-time interviews with 73 active employees (both millennials and older employees) and 35 retirees. With the retiring participants, we did two things: (1) coded for later-stage dynamics in the processes by which their construals of retirement life had evolved, and (2) examined the content of each person's life construals across interviews for any common patterns, across participants, within each mode of life cognition. Specifically, we searched for patterns revealing the extent to which construal of working life might (or might not) prefigure construal of retirement life. We then coded the 108 one-time interviews for both life construal mode and construal of both working life and retirement life. This analysis supported our earlier identification of four basic modes of life cognition, but revealed some new patterns in the specific content of life cognitions (the ways in which working life construal prefigures retirement life construal) within each mode. In memos describing each participant's construals of work and retirement, we described several patterns in how these construals related to one another,

The theoretical memo at this stage evolved significantly, to reframe our findings in terms of construal level theory. This led us to realize that *timespan* – the span of days, weeks, months, or years covered in a life construal – was the fundamental differentiator between the two

² We are indebted to an anonymous reviewer for this suggestion.

dimensions of global and quotidian life construal; the former construes life in terms of years-long chapters in a coherent narrative, and the latter construes life in terms of the experienced quality of days and weeks. This realization led us to conceive of timespan as a new form of psychological distance, previously unidentified in the construal level literature.

Findings

Our findings detail, and our induced theory describes, the cognitive processes by which people contemplate and experience their working and retirement lives. Participants varied, from strong to weak, in their use of two orthogonal dimensions for viewing life – *global life construal* and *quotidian life construal* – resulting in differences in how they made sense of their work and career, envisaged their retirement future, and evaluated their lives. Strong use of the global life construal dimension involves contemplating life with a relatively abstract, global view (that is, at a relatively high construal level, according to CLT), across a relatively long timespan of years or decades, and envisaging retirement as a chapter in an overall life narrative. Strong global life construal orients the person toward composing meaningful life chapters and creating a life narrative that is coherent, significant, and purposeful – thereby signifying meaning in life, according to prior theory (Martela & Steger, 2016). Strong use of the quotidian life construal dimension involves contemplating life with a relatively concrete, local view (that is, at a relatively low construal level, according to CLT), across a relatively short timespan of days, weeks, or months, and envisaging retirement as a particular set of activities, routines, and experiences. Strong quotidian life construal orients the person toward creating satisfying days.

The two dimensions of life construal differ in what we propose as a new form of psychological distance not yet mentioned in the literature: *timespan*. Timespan is the *duration* of an event, as distinct from *temporal distance*, which refers to *how near or far the event is from the*

present. For a hypothetical 60-year-old working professional construing her own future retirement life, the amount of time until the first day of her retirement, such as five years from today, is *temporal distance*. But the duration of “retirement life,” as she construes it, is *timespan* – for example, envisaging retirement life as a daily or weekly routine (a timespan of one day or one week), or as a 30-year life chapter (a timespan of 30 years that would start five years from today); these quite different construals of “retirement life” are equally temporally distant, but have vastly different timespans. We theorize that stronger (more frequent, intense, and central) use of global life construal is associated with thinking about longer timespans of life, and that stronger use of quotidian life construal is associated with thinking about shorter timespans of life. Thus, timespan is similar to other forms of psychological distance, in that, the greater the timespan – that is, the longer the duration – the more abstract the construal.

In our study, participants’ construals of their lives varied from weak to strong on each of these two dimensions. For conceptual simplicity, we categorize these continuous dimensions by their extremes, yielding *four basic modes of life cognition: Global-Dominant Life Construal (strong global-weak quotidian); Quotidian-Dominant Life Construal (weak global-strong quotidian); Integrated Life Construal (strong on both); and Present-Focused Cognition (weak on both)*.³ Table 1 presents quotes illustrating the features of each mode. Table 2 gives case summaries of the 12 retiring participants, according to mode. Table 3 provides summaries and supporting quotes, illustrating the four modes, from the 73 active employees’ views of their working and anticipated retirement lives, and the 35 retired employees’ views of their past working lives, retirement transitions, and current retirement lives. Figure 1 is a graphic depiction

³ We use the general term “cognition” rather than the more specific “construal” for this fourth mode because it appears that people adopting this mode do not engage in the depth of contemplation required for either global or quotidian life construal.

of our induced process model of the evolution of life cognition across the retirement transition. In the sections that follow, we present findings on each mode, focusing on the common patterns of life cognition content in the mode, and the theory induced from the findings.

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Global-Dominant Life Construal

Three of the 12 retiring participants exhibited strong use of global life construal, and weak use of quotidian life construal, throughout their transition, thereby contemplating their lives via the mode of *global-dominant life construal*. We also observed this mode in eight millennials, 10 older employees, and nine retirees.

Features

Global-dominant life construal has five key features. First, it involves contemplating retirement life over a relatively long timespan. Second, it highlights abstract, global features of life (such as narrative themes of the retirement life chapter) rather than concrete, detailed aspects of everyday life. Third, this mode weaves both working and retirement life into a broader life narrative, where meanings of the retirement chapter make sense only within a broader life narrative of past, present, and future. Fourth, this mode is marked by death reflection (Grant & Wade-Benzoni, 2009), noting that time in life is finite, with death serving as a deadline for realizing life's aspirations. Fifth, life self-evaluations focus on whether life sums (or fails to sum) to a satisfactory whole – coherent, significant, and purposeful. Such evaluation sometimes combines the fourth and fifth features, with the person imaging their deathbed, looking back on their life and retrospectively assessing it.

Global-Dominant Construal of Working and Retirement Life: Narrative Storylines

The participants exhibiting global-dominant life construal found and/or sought global, holistic meaning in their lives. Notably, they considered retirement in light of the meanings that work and career had provided, as these meanings featured prominently – either positively or negatively – in the life narrative. In other words, global life construal involved drawing on career experiences to contextualize the meaning of retirement within the broader life narrative. We discerned three narrative patterns, which we call *storylines*, among these participants: the *continuation*, *contrast*, and *graduation* storylines. In each, construal of work prefigured construal of retirement, with retirement either maintaining meaningful aspects of working life, serving as a contrast to a meaningless working life, or representing “graduation” from a meaningful working life to commence a new life chapter with a different meaning. (See Figure 1.)

Continuation Storyline: Retirement as Continuing the Pursuit of Meaningful Work.

One retiring participant, three millennials, three older employees, and four retirees viewed retirement primarily as an opportunity to continue their pre-retirement narrative. Christopher, the retiring participant, explained that his most meaningful work experiences across adulthood shared a common narrative theme of “noble” service to others, a theme he intended to continue in retirement. His long-term goal was to “make the world a better place,” extending from his career into a retirement of playing leadership roles in non-profits: “Keeping busy is not the thing; it’s... doing something meaningful that makes a difference.” (11 months post-retirement). In his first interview, he described the purpose-driven experiences throughout his life, detailing how each chapter of his career involved a “noble goal” of solving a social problem (e.g., serving disadvantaged youth; safeguarding national security) and how he intended to do the same in his retirement chapter through planned involvement in non-profits.

Contrast Storyline: Retirement as Slamming the Door on Insignificant Work. One

retiring participant, one millennial, three older employees, and two retirees viewed retirement primarily as a *contrast* to the working life they were leaving behind. The retiring participant, Gene, aimed to “leave a legacy” and gain “approval on a massive scale” through significant pieces of work in a new profession, creative writing. His demanding career had left him feeling unfulfilled and viewing employment as an impediment to pursuing the highly meaningful future he envisioned. Moreover, he viewed death as the (literal) deadline for realizing his grand (and perhaps grandiose) vision, spurring his decision to retire:

What the hell am I doing here [writing, full-time, for a corporation]? I'm 60 years old, what legacy am I leaving? Am I doing anything right here that is going to advance my fame, that I'm gonna feel any better about on my deathbed? And I didn't see it. So [...] if I could do something with my writing that would make me famous, that would entertain, that would bring joy to somebody... (Gene, 10 months pre-retirement)

Graduation Storyline: “Putting a Bow” on Meaningful Work to Pursue a New Form of Meaning. One retiring participant, four millennials, four older employees, and three retirees viewed retirement as a welcome commencement of a new life chapter, despite considering their working life quite meaningful. Much like students graduating from college (a comparison some made explicitly), they thought fondly of the career chapter of their life, and psychologically “put a bow” on that chapter as they wrapped it up. In retirement, they wanted to pursue some new purpose. Jay, the retiring participant, had been a partner in a consultancy, and found his career to be quite meaningful through its impact on the world. Nonetheless, he was ready to end that life chapter, and turn toward a retirement life whose purpose was “self-discovery.” Jay contemplated his retirement life in light of his working life, resolving to live more “deliberately” than he had then. In his view, this required discovering who he “really” was, uncorrupted and undistracted by his all-consuming work role. By retiring, he aimed to author a new chapter of his life narrative, stating he wanted “a script” for his life:

I want to have this next phase of my life [be] more intentioned. [...] Some people say,

“Oh, you know, I just want an unscripted life.” I’m just not that type of person. I want a script that I write for myself and I want to be working on it. The question is: What’s the script? (Jay, 6 months post-retirement)

Evaluative Criteria

The global life construal mode gave rise to implicit criteria for evaluating the coherence, purpose, and significance of retirement life. The main evaluative criterion was progress in fulfilling the major purpose for this life chapter, setting a rather high bar for satisfaction. In contemplating retirement life through such a wide timespan, participants confronted the fact that time in life was limited. Not surprisingly, heightened awareness of their own death was a consistent feature of their interviews, and often appeared to underlie their evaluative criteria. Some described in detail how this awareness triggered and shaped thoughts about their future, as well as a reciprocal process by which thinking about their retirement future inevitably raised thoughts of death. For example, Jay’s frequent reflection on what he called his “deathbed moment” served as a motivator to live fully, in a way aligned with his deepest aspirations: “When I’m lying in that [death] bed, I don’t want to say, ‘I should have.’ That’s part of why I retired. I’ve got to squeeze out the ‘I should’ve’ things [...] To me, that would be a success.”

Quotidian-Dominant Life Construal

Four retiring participants, eight millennials, 11 older employees, and 13 retirees exhibited strong use of quotidian life construal, while exhibiting weak, if any, global life construal. Thus, they adopted the *quotidian-dominant life construal mode*.

Features

Quotidian-dominant life construal has five key features. First, it involves contemplating life over a relatively short timespan (days and weeks). Second, it focuses on concrete, detailed aspects of living – such as daily experiences, routines, and activities. Third, quotidian-dominant life construal focuses on daily time – that is, time within a day – rather than time in life. Given

the absence of work commitments, daily time in retirement life appears abundant and plentiful. Fourth, the finite nature of life is not salient as a deadline; instead, thoughts about aging and decline center on the sustainability of desired routines and activities, as well as concerns about maintaining vitality and control throughout the aging process. Fifth, people adopting this mode characterize optimal experience in terms of daily feelings, such as whether a day will feel sufficiently stimulating, relaxed, or joyful.

Quotidian-Dominant Construal of Working and Retirement Life: Quotidian Lifestyle Patterns

In this mode, again, construal of working life prefigures that of retirement life. (See Figure 1.) Participants adopting the quotidian-dominant construal mode construed retirement life in terms of daily structure and experience, with reference to those of working life. They often referenced the contrast between the time constraints of working life and the abundant free time afforded by retirement. The four retiring participants using this mode frequently discussed the regular routines and activities that they were considering for their retirement days, along with hopes or fears about how those days would feel, but they did not seek the narrative coherence and central purpose in retirement life that global-dominant participants did. In essence, they implicitly asked the concrete question, “How will I spend my days in this future?” rather than the more abstract “What does this future mean to me?”

For example, in their quotidian retirement construals, both Margaret and Irene sought sufficiently busy days. Three days before her retirement, Margaret said, “I worry I’ll get up Tuesday morning [the first day of retirement] and realize that it’s 11:00 and I’m still sitting at the kitchen table drinking my coffee and reading the newspaper [...] rather than doing something... I don’t want to just end up realizing I’m not doing anything.” Three months pre-retirement, Irene shared similar concerns about remaining stimulated and productive day to day: “I could see

myself being very self-indulgent with no schedule. So I would like to bring [from working life] the habits of getting up and [...] having a plan for what you're doing [...] I would like to still somehow have those little challenges of how can you do this better, or maybe volunteer work.”

People adopting this mode evidenced three main patterns of linking the construal of working lifestyle to the construal of retirement lifestyle: *continuing* the daily structure of work in retirement; *contrasting* the daily constraints of work to the liberation of free time; or *recuperating from* the enjoyable but unsustainable daily pace of working life.

Lifestyle Continuation: Continuing the Daily Structure of Work in Retirement. Two retiring participants, three millennials, six older employees, and three retirees viewed working life favorably because it provided a daily structure, a sense of stimulation, and pride of achievement. Retirement life was therefore framed as a challenge to maintain or reinvent that desirable structure, stimulation, and sense of accomplishment. For example, Fred, a retiring participant, relished the consulting work that he would be doing at his former organization one or two days a week; he noted that he would do it “for free,” just for the enjoyment of “pure work,” absent the administrative tasks that came with being an employee. But, with the newly-freed time in the rest of his week, he created similarly structured days and “work” for himself:

The image [I had of retirement life] was [that] I want to be disciplined in practicing the clarinet. I want to be disciplined in reading Russian. I want to do a lot of work around the property. I want to do some more house maintenance, as our porches and the windows need some work. Oh, and I want to do a lot more hiking. Those five things. Oh, and spend more time with the grandkids (Fred, 1 month post-retirement)

Lifestyle Contrast: Liberated Daily Time in Retirement as a Contrast to Working Life Constraints. One retiring participant, three millennials, one older employee, and four retirees focused their vision of retirement life on avoiding the distasteful elements of their workdays, such as waking up early to an alarm clock or feeling stressed about all the other things in their lives they wanted or needed to do. The fundamental attraction of retirement, for them,

was the day-to-day freedom from reporting to work – having cherished unscheduled days. Irene, the retiring participant, relished the contrast between her workdays and retirement days, and explicitly described having thought of her job at the day-to-day level, saying, “It’s just something you did. I just had blinders on. You just went in there and you just plodded through the day.” For her, retirement raised the inviting question, “What are you going to do with this day?”

Lifestyle of Recuperation: Slowing Down the Daily Pace to Recuperate in Retirement. One retiring participant, two millennials, four older employees, and six retirees developed a retirement life vision marked by enjoyable regular activities, in the form of regular routines, that focused on recuperating from the mental and physical demands of work they had enjoyed. The retiring participant, Margaret, who had lately been feeling exhausted by the job she liked, developed retirement life routines that included daily late-morning exercise, Tuesday breakfasts with a group of friends, hikes, and theater outings – with plentiful time in each day to relax, read, and enjoy her pets. Over time, the retirement plans developed by participants taking this approach afforded them relative certainty about how they would spend their time, comfort that their routines would be feasible, and confidence that their subjective experience of retirement would be restorative. Importantly, the evolving retirement lifestyle intentionally served as a contrast to their working life’s fast pace, stress, and lack of sleep – an undesirable, unsustainable lifestyle. Jeffrey, a retiree, enjoyed his work but retired because he felt he “was sick” and “was literally going to die” if he continued to work so hard, despite doctors assuring him of his excellent health. Retirement was thus largely about recuperation, recovering from the mental and physical toll of employment, and finding ways to improve well-being in retirement.

Evaluative Criteria

Participants engaged in quotidian life construal evaluated their retirement lives in terms

of improving their routines and their subjective experiences over time. Thus, rather than focusing on global aspects of life requiring abstraction and narration, such as purpose, coherence, and significance, they instead focused on optimizing the rhythms and subjective experiences of daily life. Common evaluative criteria included feeling sufficiently productive (e.g., cleaning the house), feeling close to others (e.g., enjoying meals with family), and experiencing less stress. Simon, a retiring participant, expressed great enthusiasm for the self-proclaimed ordinary activities that filled his days four months post-retirement: “I get to do the things I really love, when I want to do them, for as long as I want. [...] For some reason, I just love sitting in the dirt and pulling weeds. Very satisfying [laughs].” Irene, a retiring participant, shared a similar sentiment 33 months post-retirement: activities are desirable insofar as they elicit positive emotions: “When working, I focused more on doing my job to support my family financially, without worrying much about whether the job contributed otherwise to the betterment of my life [...] [As a retiree], you focus on people and activities with the highest emotional ROI.”

Integrated Life Construal

Three retiring participants, seven millennials, five older employees, and ten retirees adopted the integrated life construal mode, which is characterized by strong use of both global and quotidian life construal. This mode combines abstract and concrete views of life to form a view of retirement life that includes both thematic meanings situated in a life narrative and a set of satisfying daily activities and routines for concretely manifesting those meanings.

Features

Integrated life construal yields perspectives on both working life and retirement life that include both long and short timespans, and construed in both abstract and concrete terms. The implicit aim is to have good days that cohere into a meaningful whole and, thus, contribute to a

coherent life narrative. Our analyses revealed that this integrated perspective involves moderate to strong use of both global and quotidian construal, with modest aims for both. People using this approach, rather than expecting to identify a grand purpose for retirement life (like those using global-dominant life construal), or to optimize their experience each day (like those using quotidian-dominant life construal), appear to temper their expectations through a satisficing approach. They identify an abstract, higher-order purpose of retirement that is more realistically attainable through daily routines than the lofty dreams of people using global-dominant construal. Similarly modest quotidian goals – for example, not aiming to be highly productive each day – contrast this approach to quotidian-dominant life construal. Theoretically, these findings on integrated life construal reinforce the conclusion that the global and quotidian life construal dimensions are, indeed, two separate, orthogonal continua, each ranging from very weak through moderate to very strong.

Integrated Construal of Working Life and Retirement Life: Integrated Perspective Patterns

Three patterns in the data illustrate how the specific content of working life construal prefigures that of retirement life construal for people using the integrated mode (Figure 1).

The Life Design Perspective: Retirement as Ongoing, Gradual Journey of Designing a Life. One retiring participant, three millennials, two older employees, and one retiree viewed retirement life as a chapter of a life narrative (global construal), but one whose meaning would only be understood gradually, through lived daily experience (quotidian construal). The life narrative of Walter, the retiring participant, had a powerful storyline. He conceived of his adult life in 21-year cycles, each with its own abstract meaning; his military career of 21 years was about service to others, and his corporate career of 21 years was about creating wealth and stability for his family. He expected his retirement life chapter, spanning what he envisioned to

be another 21-year period, to be about something similarly meaningful. At the same time, Walter, a cycling enthusiast, knew from the outset that he wanted to have fun in his retirement days. So he took a part-time job at a bike shop, with activities and people he enjoyed, as a “landing spot” while he figured things out. Thus, Walter enacted his search for meaning through commitment to daily activities, rather than viewing daily activity as separate from contemplation of what this life chapter’s narrative would ultimately mean to him. We observed this integration even in his first interview, when he described his career-long practice of reframing frustrating day-to-day interactions at work by taking a “step back” to consider his ultimate goals, saying “It’s not about being right [in an argument], it’s about getting the job done [...] I’ve been practicing [that approach] for 40 years [chuckles].”

The Contrast Perspective: Retirement as Contrast to Career. Two retiring participants, one millennial, three older employees, and three retirees construed retirement life as a contrast to working life because it affords both meaningful purpose and good everyday experience. One retiring participant, Bob, stated his purpose in retirement as exploring uncharted territory (global construal), opening himself to new experiences each day in retirement life (quotidian construal). “[...] it's very exciting [...] how to organize a life that's not centered around work and making money... So now it's like, ‘Okay, without that constraint, now what do I want to do? How am I going to make a meaningful life of leisure?’” (4 months post-retirement). In many ways, Bob’s phrase, “a meaningful life of leisure” perfectly captures the essence of integrated life construal. He expanded on this perspective: “[I’m] seeing it [retirement] not as a case of, ‘Well, I need to go decide on something,’ but seeing what emerges... what's going to come up?’” (4 months post-retirement) Bob embraced the uncertainty of his retirement life chapter, and looked forward to “seeing what emerges” each day. In this, he was more akin to an

engaged reader of his own story than to an author who must write it with a looming deadline.

Edward, the other retiring participant who adopted this perspective, described retirement both abstractly, as a contrast to the meaninglessness of his career, and concretely, as living a meaningful purpose through specific activities. Construing life on the quotidian dimension, he had long kept a file of newspaper clippings about activities, such as joining a local choral group, that interested him – a file that he showed to his interviewer. “I was obsessed with [...] retirement. [You asked me] What I'm going to do? I have a file. Here's what I'm going to do every day...” (26 months pre-retirement). Along with this focus on identifying enjoyable specific activities, Edward also construed retirement life in a more global, abstract way, as an opportunity for “authentic self-expression”. This authenticity was something his career had not afforded him, and he hoped to finally align his day-to-day activities with his long-held self-concept as a singer/musician. “Well, it's kind of hard for me to say this, but...[long pause; sniffing] Just getting very choked up about this... [pause, voice breaking] For me, [retirement is] an opportunity to be the person I always wanted to be.” (18 months pre-retirement)

Exhibiting an ongoing consideration of both his global construal of retirement life's purpose and his quotidian construal of the quality of his day-to-day experience, Edward tempered his expectations of expressing himself through music; this is the satisficing approach we saw in others who used integrated life construal. For example, he considered, but turned down, a “fantasy” invitation to join a band with a rigorous performance schedule, despite the alluring romanticism it offered his life narrative; he saw its negative implications for the more relaxed day-to-day lifestyle he sought. However, he still pursued singing and playing music with other people, thus realizing his global aim of authentic self-expression without compromising his quotidian aim of slowing down. This example illustrates another feature of integrated life

construal: The abstract purpose is sufficiently clear to provide guidance for allocating daily time among concrete opportunities, and sufficiently flexible that people can alter their choices without feeling they are compromising the deeper purpose of this phase of life.

The “Resting on Laurels” Perspective: Retirement as Time to Reap the Rewards of Work. We found this pattern – construing retirement as the time in life to reap the rewards of hard work throughout the career – in three millennials and six retirees. With the goals of the major working life narrative already achieved, the global purpose of retirement was to rest on the laurels of a satisfying career and focus on enjoyment. For example, Leonard recalled his career fondly, and integrated global and quotidian construals of his working life by considering its purpose (career goal of running a business) and how it structured his daily experience (demanding yet fun). Still, he was eager to retire not only because he had met his professional goals (“My aspiration was to run a business in some shape or form, [to] have multi-functional responsibility... And I ended up doing it.”) but also because the daily experience had become less rewarding (“[...] the [new] time demands [...] took away a little bit from some of my outside activities [...] And, quite frankly [...] work wasn’t as much fun.”). Similarly, in retirement, Leonard maintained the narrative arc of his life story while focusing on his daily experience; when people ask what he does, he feels secure about saying, “I’m retired and I’m enjoying my life. I travel a lot. I spend time with family and I do things that are fun.”

Evaluative Criteria

Participants using the integrated mode evaluated their lives by assessing how they spent their daily time with respect to their global, abstract life philosophies and aims. The criteria for evaluating retirement life in this cognition mode were relatively flexible, requiring only that retirement days be enjoyable and align with the broader purpose for this life chapter. Walter

reflected on how creating only an “outline” of retirement life both resolved uncertainty and enabled flexibility, which he felt contributed much to his retirement adjustment: “I didn't spend a lot of time focusing on what it was I going to do after [retirement]. It was more understanding kind of the outlines. I wanted to be doing something [that] I wanted to do. [...] And then being open to the opportunities as they came up. And that helped a lot.” (19 months post-retirement)

Although we do not have sufficient longitudinal data to make confident normative claims, our analysis suggests that construing retirement life in an integrated way could facilitate adjustment to retirement life; the four retiring participants using this mode all expressed high degrees of satisfaction post-retirement. However, because some retirees who used this mode – notably, those who had retired recently – seemed less comfortable in retirement, we speculate that effecting an integrated construal, in actually living retirement life, takes some time.

Present-Focused Cognition

Two retiring participants, 14 millennials, 10 older employees, and three retirees exhibited a present-focused cognition mode, in which they gave little evidence of reflection on their past and future, and did not develop elaborated construals of either working life or retirement life. Indeed, they appeared to hardly contemplate the implications of work and retirement for either their day-to-day routines (quotidian) or the abstract meanings of their life narrative (global). Rather, they focused on the demands and events in the more immediate present – for example, discussing a work project without either contemplating its effects on day-to-day lifestyle or relating it to the life narrative. Eventually, well past their retirement dates, the two retiring participants did develop a view towards retirement life using one or both construal dimensions. Perhaps unsurprisingly, millennials often described retirement as too uncertain and vague to allow clear envisaging or merit any significant contemplation, sometimes redirecting the

conversation to more immediate work and life concerns.

Features

The key feature of the present-focused cognition mode is that people focus on the immediate tasks of their present life and do not form an elaborate construal to make sense of their life in either global or quotidian terms. A second feature of this mode is that it appears most likely under one or both of two conditions: when significant activities, demands, or stressors in the present require the person's sustained attention, and/or when their future appears so uncertain and volatile that contemplating it in any detail seems like a fool's errand.

Present-Focused Cognition about Working Life and Retirement Life: Patterns of Non-Contemplative Cognition

When talking about work, people taking this approach often described current projects or recent interactions with colleagues, without offering an account of working life overall in either quotidian or global terms. They sometimes evaded questions on thoughts and plans for their retirement future, or said they didn't have any yet, even when they acknowledged the importance of having a plan. Instead, the two retiring participants adopting this mode focused their cognitive energies on the immediate present before their retirement date. Eventually, after that date (sometimes long after), they turned to contemplating retirement life. Thus, the absence of working life construal prefigured the absence of retirement life construal - at least until later in retirement. Even then, eventual retirement life construal was not connected in any obvious way to a pre-retirement construal - because there had been none).

Working Life as Cognitively Consuming, Leaving Little Bandwidth for Envisaging Retirement Life. One retiring participant, six millennials, four older employees, and one retiree exhibited this pattern. During two pre-retirement years of interviews, Douglas, the retiring

participant, said he wanted to have a plan for retirement life. Yet, largely due to an exciting new work assignment he undertook in that pre-retirement time, which he saw as “a good chance to put a capstone on my career,” he developed neither a grand purpose nor daily routines for retirement until after he fully retired. On multiple occasions, he said that work had become so consuming that planning retirement would require more attention than he was able to devote; he often cited a need for more “mental space” to do so. Repeatedly, he opted to delay his retirement, eventually retiring four years after he had initially thought he would. Though he found the idea of retirement appealing, his focus on the specifics of his richly rewarding job kept him from clearly envisaging a retirement life future – and led him to see the prospect of retirement, by comparison, as a leap into the unknown. Quite simply, for a long while, he didn’t feel ready to make that leap: “Because you walk up to the cliff and you’re [thinking] ‘I’m not quite ready yet!’ and you don’t know what you’re walking into. See, if you’re not quite ready, why do it? And that’s kind of where I’ve been for the last couple of years.” (22 months pre-retirement).

Douglas remained committed to and focused on work until the end, even as he reduced his work hours considerably in his final pre-retirement year. In the weekday hours he now had at home, in that year, he immersed himself in the present-focused tasks of selling their house, renting a condo, and planning a long post-retirement trip for himself and his wife. Yet he still mentioned wanting to eventually develop a clear vision of life in the future. Ten days before he retired, he said this when asked for his current view of life: “I can almost say what it’s not, better than I can say what it is. I think it’s not really about work anymore. It’s about finding a new *raison d’etre*, a place to live, place to be, things to do.” (7 months pre-retirement).

Working Life as Countdown to Retirement. One retiring participant, five millennials, two older employees, and two retirees exhibited this pattern. Lawrence, the retiring participant,

looked forward to a new beginning in retirement, and viewed the last years of his career as a countdown to retirement; indeed, he viewed his retirement date as a destination in and of itself. However, given his absorption in plans to move to a different state on the day he retired, his anticipation of retirement did not extend much beyond reaching it as a destination – both figuratively and geographically. Lawrence talked of his post-retirement future in a highly stylized way, repeating a plan that he and his wife had devised nearly two years before he retired: They would move hundreds of miles, to be near their son's family. He never mentioned a larger purpose to his upcoming retirement life, as would have emerged by adopting global life construal. In terms of quotidian life construal, he mentioned little beyond providing part-time childcare (with his wife) for their cherished toddler grandson.

Throughout Lawrence's year of pre-retirement interviews, the only detailed retirement planning he described, beyond relocating, was financial; he didn't describe how he might spend his days or what retirement might mean as a life chapter. Five months post-retirement, Lawrence, finally finished with the long to-do list of his relocation project, admitted he hadn't developed even the simplest of daily plans:

There's a little less daily structure than I would truly like.... Aside from the family situation, which is, day-to-day, at the top of the list of things we like to do, there are other things we could do, [that] could become more ritualistic. For instance, [we could take] a daily walk around the block with the dog. (Lawrence, 5 months post-retirement)

Not only was Lawrence preoccupied, pre-retirement and early post-retirement, with the demands of present life tasks, but he also experienced the second condition increasing the likelihood of present-focused cognition: an uncertain, volatile future. In his first post-retirement year, Lawrence faced extremely negative, unexpected life events (such as the unexpected illnesses and deaths of his mother and sister-in-law). Moreover, just months after he relocated, his son separated from his wife, and ensuing tensions soon led to the end of the childcare routine

that Lawrence and his wife had so enjoyed in the early months of retirement. Over one year into retirement, he described the still-evident effects on his retirement life planning:

*We under-planned and underestimated... [We didn't realize that] we'll retire and we won't really have anything to do. [...] Well, slap in the face, guess what? There's other realities that we had to deal with. [...] And then we're just kind of sitting there thinking, 'Okay, what do you want to do today?' And, 'I don't know, what do **you** want to do?' There are some days like that, where we just don't have a plan. (16 months post-retirement)*

Working Life as Ideal, Retirement as Unwanted Change. Three millennials and four older employees in our study were so present-focused that they envisioned no retirement life at all. They described such high levels of satisfaction with their actual and anticipated work lives that retirement life could only represent an unwanted change. They hoped to continue working as far as they could see into their future, and saw no compelling reason to stop working. For example, Dylan, a millennial, explained that he expected to start his own business, and that retirement age could be as late as 100 years old, or never, stating: “I don’t want to retire because [I will be] doing something that I love doing.” Roger – already in his 60s – gave “Never” as his word association for “retirement,” and later explained, “I have no interest in thinking about retirement yet.” He viewed his current life as so ideal that he had no desire to change it: “It’s too good, right? It’s taken a lot of years to get it set up that way.” Thus, general satisfaction with working life can engender a present-focused stance toward retirement life.

Evaluative Criteria

For those adopting present-focused cognition, evaluative criteria for life satisfaction remain unspecified, even well into retirement – until and unless a clear retirement life construal emerges. Eight months into his retirement, Douglas had developed the nascent view that retirement life would involve “doing more,” and expressed some surprise that he had not made more progress toward a “big thing.” “I thought I'd maybe be doing more. I haven't chosen a

subject area I want to invest my brain in yet. It's definitely a big thing. I'm not there yet, where I want to take [...] classes. I haven't got enough time to deal with that right now.”

Consistency and Change in Life Cognition Mode Over Time

Longitudinal data in the retiring cohort illuminate the process by which life cognition evolves over time. Figure 1 illustrates this process, and this section describes four aspects of dynamism in life cognition mode. First, working life cognition mode prefigures, or foretells, retirement life cognition mode; in this sense, we retire as we work.⁴ Second, the modes where a single construal dimension dominates can lead to some negative psychological effects over time. Third, in the single-dimension-dominant modes, there is a gradual increase in the other dimension over time. Fourth, the present-focused mode can, eventually, become either global or quotidian life construal, or both.

Within-Person Cross-Time Consistency

Construal level theory posits, and experimental evidence demonstrates, that individuals alter their level of construal, moving between abstract, high-level construal and concrete, low-level construal in response to situational factors that alter perceptions of psychological distance from a wide variety of persons, objects, and events (Trope & Liberman, 2010, 2011). While scholars have explored how trait differences may shape construal level adoption (Steinbach, et al, 2019), one of the most surprising findings of the present study is that most of the retiring participants' mode of life construal remained relatively stable over the years that we interviewed them. Thus, construal level appears to be a function of not only situation but also person.

Within-Person Cross-Time Change

Dynamics of Global-Dominant Life Construal. In the months immediately after their

⁴ We thank an anonymous reviewer for suggesting this phrase.

retirement dates, each of the three retiring participants using global-dominant life construal expressed satisfaction with retirement overall and contentment with its overarching meaning. Yet, over time, they all experienced growing uncertainty about how to spend their days. They struggled to deal with everyday concerns not central to the life narrative, such as controlling their stress levels. This led, to a greater or lesser extent, to a cognitive reframing of the grand purpose – or even a flirtation with relinquishing it. Jay self-criticized:

Why do I have to have a meaning? [...] It won't be long before I'm gone. Why can't I just enjoy myself? [...] In an odd way, those moments, [...] sometimes they feel the most real to me. Just like I've stripped away all the noise and the self-imposed... whatever...misperceptions. (Jay, 14 months post-retirement)

Indeed, over time, all three global-dominant participants expressed some degree of dissatisfaction with progress toward enacting their vision, gradually adjusting it through cognitive reframing. As Jay later mused “I guess, at this stage of the game, I should just accept that's who I am [someone who ‘bounces from one serendipitous passion to the next’] and not beat myself up about it... So what if I don't have some [focused] passion and I [don't] solve some huge societal [...] thing? Maybe learning to play the guitar is enough.” (24 months post-retirement). Christopher, recognizing that his health was beginning to suffer from the day-to-day stress of trying to “do good in the world,” gradually increased his use of quotidian life construal, reorienting his days more toward leisure and downsizing his involvement in non-profits.

Dynamics of Quotidian-Dominant Life Construal. The four retiring participants who adopted the quotidian life construal mode did not view retirement as a life chapter with ramifications for a broader life narrative. Even when events occurred that might have led them to use global life construal, viewing retirement within a wider timeframe – such as being confronted with the possibility of their own death – they did not shift their cognitive mode. For example, Fred did not appear to think differently about his retirement life, even when a diagnosis

of prostate cancer confronted him with his own mortality:

You see the end kind of coming. And so then you think, 'Well, is there something I should be doing?' I've never paid much attention to bucket lists, and I don't intend to. I think it's just, 'Oh yeah, you can see the end up there, but I'm doing what I'd be doing anyway.'
(34 months post-retirement)

Eventually, however, for all four of these participants, an increase in global life construal was evident, if only briefly, after a satisfactory day-to-day lifestyle had been established. These participants acknowledged – but never resolved – the absence of an overarching abstract meaning, purpose, or direction to their retirement life. As Irene put it, "...there's definitely room for improvement [in my retirement life]. [...] I could definitely be doing more for others instead of just enjoying myself, given the state of the world." (33 months post-retirement) Our finding that participants using this mode initially eschewed, but later acknowledged, global life construal suggests that questions of meaning may become more important over time, possibly threatening the certainty, sense of comfort, and enjoyment that their quotidian construal had afforded them.

Dynamics of Integrated Life Construal. All three retiring participants exhibiting integrated life construal showed remarkable stability over time. Probably because they so tightly integrated their dual perspectives on retirement as a set of daily activities and as a life chapter, they seldom encountered negative surprises concerning under-examined aspects of their retirement lives. Even in their final interviews, each described a broad purpose or project (active citizenship; authentic self-expression; and spiritual insight), that were made achievable through daily activity (political volunteering; music; and interactions at church). Each remained satisfied with their life, as well. As we noted earlier, perhaps because of their relatively realistic, tempered aspirations for retirement life, they could attain both their global and their quotidian aims.

Dynamics of Present-Focused Cognition. The two retiring participants who took the present-focused approach largely did not contemplate retirement life, with either global or

quotidian construal, until well after their retirement dates. Contemplation about retirement happened gradually, in the case of Douglas, and abruptly, in the case of Lawrence.

Douglas gradually became more comfortable with the realization that he need not have either a grand vision (“a new *raison d’etre*”, as he called it) or a detailed daily routine (“things to do”), in order to enjoy retirement. The “cliff” he wished to avoid, the disastrous leap into an unknown void, hadn’t materialized. Some months after his retirement date, he had developed a quotidian construal of retirement life 12 months out – and a comfortable expectation that a plan for the subsequent 12 months would emerge in time. Yet, even seven months post-retirement, a clear construal was still slow to fully emerge: “[My wife and I] feel [that] a little bit, day by day, we’re kind of changing our mind of what we want. So we’re not quite settled into what it is we want yet.” Nevertheless, he reported enjoying retirement as he settled in to daily routines of cooking and household organization, and seemed satisfied with his retirement life expectations.

By comparison, Lawrence’s adoption of the integrated life construal mode was quite abrupt, appearing over a three-month period. Two years post-retirement, he was still using present-focused cognition: “So, we might do multiple things [...] I don’t know. We just really haven’t sat down and said, ‘Okay, tomorrow we’re going to figure this out.’ We kind of throw things out, talk about them for a while, and then they sit there for a while [...] whatever.” As we learned one year later, Lawrence began contemplating his life much more deeply after a life-changing event. He and his wife, long-time drinkers, had become severe alcoholics, triggering an ultimatum from their son: get sober and stay sober or you will never see your grandchildren again. Lawrence and his wife entered a three-month residential rehab program and emerged fully committed to sobriety and helping other addicts attain and maintain sobriety.

Through this dramatic event, Lawrence developed both a global construal of what his life

was about and a quotidian construal of a new lifestyle: “Best thing we ever did together. Totally different lifestyle, it's not just about not drinking [...] Basically a new way of living, helping others, and living life on life's terms.” This abrupt shift from present-focused cognition appeared to endure. In a follow-up interview two years later, Lawrence happily reported that they had stayed sober, fully re-engaged in life with family and friends, followed the daily and weekly routines of their 12-step program, and, whenever possible, supported others in staying the course. The 12-step philosophy had become the organizing principle guiding his daily life. This gave him very clear criteria for evaluating his life going forward: avoiding relapse, continuing to learn, and “enjoying moments of our lives.”

Discussion and Conclusion

We induced two dimensions of cognition about work and retirement life from our analyses – global and quotidian life construal – and found that participants' differences on these dimensions yield four life cognition modes that shape thoughts, feelings, and behaviors regarding the transition to retirement life, including: the meanings individuals construct of their work and retirement; their actual use of time in retirement; and the evaluative criteria they maintain for assessing satisfaction with work and retirement life. Life cognition modes show high degrees of stability across time, yet can change gradually or abruptly, and may play a key role in the transition to retirement as well as other highly personal experiences in the work domain.

Theoretical Contributions

Implications for Construal Level Theory and Research

Our findings contribute to construal level theory (Trope & Liberman, 2010, 2011) in six ways. First, we identify a new form of psychological distance: *timespan*. Prior research on temporal distance explored the effects of time *until* an event occurs, but not the timespan or

duration of the event under consideration. We find wider timespans (e.g. contemplating retirement as a long-duration period, such as a life chapter of years or decades) – rather than temporal distance (e.g. many years until retirement date) – associated with abstract, global construal of retirement life (focusing on broad features such as narrative themes). Moreover, wider timespans appear to spur existential contemplation, ostensibly because the end of a life chapter at a late life stage could be death. Conversely, we find short timespans (retirement life as daily/weekly routines) associated with concrete, quotidian construal of retirement life (focusing on detailed features such as specifics of planned activities) and an absence of existential contemplation. Consistent with other forms of psychological distance discussed in construal level theory, we theorize that the relationship between timespan and construal level is likely to be a reciprocal one. For example, contemplating abstract, thematic features of retirement life should lead to a widening timespan of cognitive focus.

Second, although prior theory has focused on construal level as a situationally-dependent construct, our findings suggest that construal level can also be habitual and relatively stable within individuals over time. We found that many people's construal of retirement life echoes their construal of life during their career: work as providing day-to-day structure, and/or work as providing a central element of an abstract narrative account of their life. Thus, although change can occur, the relative stability of life cognition mode suggests that construal level may not be entirely situational but, instead, may have a substantial trait component.

Third, this study suggests that construal, at least in contemplating one's own life, lies along not one continuum but two independent continua of global (weak to strong) and quotidian (weak to strong). This insight answers calls to investigate ambidexterity in combining, or fluidly move between, construal levels (Wiesenfeld et al., 2017; Wiesenfeld, Rety, & Francioli, 2018).

Fourth, this is the first study to connect construal level to theories of life narrative, affording a new insight into construal: Contemplating life in a narrative form may require high-level construal across a long timespan, because such construal is thematic (organized around a central theme), infused with meaning and purpose, and integrative of a personal past, present, and future. Our findings show this mode of thinking offers unique advantages and disadvantages.

Fifth, our findings add nuance to the desirability-feasibility distinction made by construal level theorists. CLT research has shown that high-level construals of the future evoke consideration of the desirability of that future (the valence of an end state), whereas low-level construals evoke consideration of the feasibility of that future (ease or difficulty of reaching an end state). In one study, Liberman and Trope (1998) found that, when selecting academic assignments, students weighting of desirability and feasibility concerns varied with temporal distance such that students chose assignments according to their interests (the desirability of learning a particular subject) when the assignment was temporally far (abstract, high-level construal), and according to academic difficulty (feasibility of completing the assignment) when the assignment was temporally near (concrete, low-level construal). Similarly, our study found more abstract (global) construal associated with less concern about feasibility than desirability; global-dominant participants tended to have quite grand, sweeping aspirations that focused less on the feasibility of execution than on the desirability of having a meaningful existence. However, we did not find more concrete (quotidian) construal associated with less concern about desirability than feasibility. To be sure, the quotidian-dominant construal participants were concerned with the feasibility of their daily and weekly plans, but they were also concerned with the desirability of those days and weeks. For them, however, desirability was more about enjoyability than about meaning.

Sixth, we believe that this is the first study of construal level that is primarily qualitative, longitudinal, and naturalistic. By contrast, most research on construal level theory is quantitative, single-time, and experimental and, thus, offers limited insight into how construal manifests naturally, on questions of personal importance to people, over longer periods of time. This study suggests that construal level theory is highly relevant to people's inner lives, over time, as they plan and navigate major life transitions.

Future research should test and expand beyond our conclusions. For example, to investigate timespan as a new form of psychological distance, experiments with incoming undergraduate students could manipulate the timespan of "college/university life" by prompting students to describe a typical day as a college student versus describing college life as a years-long experience. Researchers could code responses on their degree of abstractness/concreteness, as well on eudemonic/hedonic evaluative criteria.

Implications for Narrative Psychology and Scholarship on the Meaning of Work

Our findings contribute to narrative psychology in five ways. First, life narrative has traditionally been considered a domain of personality research. We argue that, in addition to revealing people's trait-like characteristics, life narratives can play a key role in plotting and making meaning of their future. Second, given increasing attention in narrative psychology to the possible effects of narrative coherence on individual well-being (Baerger & McAdams, 1999), our preliminary insights into the cognitive processes underlying more and less coherent self-narratives also contribute to this literature. Surprisingly, we did not find that people using global-dominant life construal, which focuses strongly on a coherent storyline of meaning and purpose, were more satisfied in retirement life than those using quotidian-dominant life construal. Indeed, our longitudinal data – though from a modest sample – suggest that people integrating global and

quotidian construal may be the most consistently satisfied, a finding that challenges and adds nuance to narrative psychology assumptions about life narrative coherence and well-being.

Third, new insights into the specific nature of the stories people tell about their professional lives emerged from the patterns of content we discerned within each mode, such as the “continuing the pursuit of meaningful work” storyline in global-dominant retirement life construal and the “recuperation” lifestyle in quotidian-dominant retirement life construal.

Fourth, more important than the discovery of specific content patterns is the overarching finding that storylines or perspectives about working life prefigure those of retirement life. Thus, for theory on the origins of retirement life narratives, our findings suggest that, in constructing personal narratives of retirement life, people draw not only on socio-cultural “master narratives” (Hammack, 2008) of retirement, but also – and maybe more so – on the working life portion of their own idiosyncratic life story. This insight sheds new light on the ongoing debate in narrative psychology over the individual and cultural determinants of life story (Breen & McLean, 2017).

Fifth, we find that constructing life narrative is not merely a retrospective process, but can involve prospecting about future life (Baumeister, Vohs & Oettingen, 2016). Indeed, at least for people adopting global-dominant retirement life construal, thinking about their future seems linked to contemplating their death; this supports a hypothesis in the death reflection literature (Grant & Wade-Benzoni, 2009) and adds insight on the role of death awareness in narrative cognition. Finally, while we accept the consensus from narrative scholars that all adults (barring those with serious cognitive impairments) can produce a life narrative of some sort, when asked to do so, we suggest that constructing a life narrative is simply not salient or important to some people when spontaneously thinking about – or, at least, responding to questions about – their past and present lives or future plans.

Our finding that some people make meaning about their work by identifying higher-level narrative themes also has implications for organizational scholarship on the meaning of work – specifically, the growing body of research on how people view the role of work in their lives. Although the narrative perspective is not new to organizational scholarship (e.g., Ibarra & Barbulescu, 2010), our findings on narrative contribute to meaning-of-work scholarship by showing that the meanings of experiences may be formed *before* they actually occur. Prior research explains much about how people make sense of past events and present circumstances (Rosso et al., 2010; Weick, 1995). Our study expands this literature by illuminating how construals of the future also play a role in meaning-making; sense is made not merely retrospectively, in response to experiences, but also in anticipation of them.

Future research should investigate whether the construction of narrative relies on high-level construals. For example, experiments could measure the coherence of narrative accounts before and after low- and high-level construal manipulations to investigate whether narrative coherence improves following a high-level construal manipulation.

Implications for Retirement Transition Theory and Research

This study also contributes to the scholarly literature on retirement transitions. The vast majority of studies on the transition, including longitudinal ones, are quantitative (survey-based) and, thus, are ill-suited to rich description of the psychological processes involved. Based on our retiring participants' open-ended descriptions of how they thought about retirement life, we were able to induce preliminary theory on the processes by which people consider both the quality of their day-by-day experience in retirement and what they want their retirement to mean – and how cognition about retirement life can evolve over time. Our cross-sectional, one-time interviews provided additional insight into the retirement transition and attitudes toward it. These interviews

revealed how people think about the transition to retirement at different career stages, and evidenced a number of ways in which construal of working life and construal of retirement life can be linked, even well before and well after retirement.

Moreover, we shed light on one potential determinant of retirement satisfaction: the evaluative criteria used. Existing research relies primarily on quantitative measures, typically standard scales on large-sample surveys (e.g., van Solinge & Henkens, 2008; Wang, 2007). Our interviews evoked, from many participants, detailed descriptions of the thoughts underlying their self-perceived satisfaction with retirement life. These descriptions revealed that assessments arise, in part, from construals of retirement life. Thus, because different people adopt different life cognition modes, they draw upon qualitatively different assessment criteria. This finding suggests caution in interpreting purely quantitative measures of retirement satisfaction.

Future research should consider how retirement adjustment may depend on construals of working and retirement life. Longitudinal surveys could, for example, gauge how working people construe their work and eventual retirement, then investigate the extent to which these construals remain stable over time and ultimately predict retirement adjustment. Additionally, experimental research could manipulate death reflection among working people to see how it affects goals, aspirations, and plans for retirement life.

Limitations and Future Directions

Implications of Participant Homogeneity

Interpretation of our findings must be qualified by the study's limitations. First and foremost, we acknowledge that the lack of diversity within our sample (as shown in Table S2 in the Supplemental Material) is a major limitation, with implications for the generalizability of our findings. Our induced theory is based on a rather rarified sample, a sample that does not

represent the global (or even U.S.) adult population in several ways, including but not limited to: race, gender, age, national origin, socio-economic status, occupation, and physical health. Thus, most fundamentally, our findings, and the theory induced from them, must be interpreted as a preliminary step toward a comprehensive understanding of working life construal and retirement life construal.

This study did not aim to establish base rates of life cognition modes across various demographic groups. However, demographic factors like socio-economic status, race, and gender could plausibly shape the process by which a person construes their own life (that is, which mode they adopt), and almost certainly shape the specific content of these construals within each life cognition mode. Thus, a more representative sample could have provided us the opportunity to begin investigating whether and how such factors influence the way people construe their lives, as well as the content of those construals. Though we do not wish to speculate about how demographic factors might shape the adoption of life cognition modes, we will consider the specific ways in which our sample was limited so as to offer guidance for future research.

Our sample was restricted with respect to socio-economic status. As noted earlier in the paper, this was by design. Given our interest in examining psychological and social forces at play in the retirement transition, we sought to minimize the documented potent effect of financial insecurity on retirement attitudes, decisions, and experiences by recruiting professionals who were likely to have relatively high incomes (given that we recruited from successful corporations) and who self-reported moderate-to-high financial security. These sample restrictions could have affected our findings in three ways. First, financial security might explain why participants perceived themselves as having many options for how to live; after all, due to their wealth, income-generating work became optional as they approached retirement age, and

most had few financial constraints on how they could spend their time in retirement. Second, because financial insecurity is highly stressful (Ode-Dusseau, Matthews & Wayne, 2018), it is possible that the stresses of financial uncertainty would have made lower-income participants more present-focused in their life construal, or otherwise altered their construals of the future. Although it is, of course, possible to craft a pleasant retirement life under tight resource constraints, we wonder if the lack of financial constraints on future possibilities made envisaging possible futures a qualitatively different experience for the people we studied. Third, our participants' experiences in relatively high-status occupations may have shaped their values, sensibilities, and preferences for how to live in ways that differ from the general population. Future research should investigate these and other ways in which socio-economic status might shape life construal.

Our participants had relatively good physical health, as well, also by design; prior research has shown health to be a powerful driver of retirement thoughts, decisions, and experiences. Like wealth, good health likely afforded our participants greater-than-average optionality in retirement, freeing them to consider a broader range of retirement activities, and possibly shaping their cognition mode. We think that this may be a particularly compelling area for future research on retirement life construal, because it is plausible that sickness could lead people to engage in death reflection and construe their lives globally, or lead them to focus on the quotidian concerns of feeling better each day, or even both, in an integrated life construal.

Despite our best efforts to prioritize recruitment of non-White participants within each of the three organizations, 91% of our participants identified as White, including each of the 12 retiring participants. Discussion of racial identity was notably absent from interviews, perhaps unsurprisingly, in light of scholarship on the privilege of White Americans to construct identity

in non-racial terms (Garner, 2007; Torkelson & Hartmann, 2021). Indeed, one of the only participants who elaborated on their racial identity was the study's sole Black participant. Given the dearth of race-specific data in our study, future research should endeavor to recruit racial minorities to illuminate the ways in which race might enter into the construal style people adopt to think about their lives, and how it may shape the content of life construals. For example, in light of prior research demonstrating that self-stereotyping is more likely at high levels of construal (McCrea, Wieber, & Myers, 2012), future scholarship could explore whether and how self-stereotyping (Bell & Burkley, 2014) manifests among targets of negative racial stereotypes when they contemplate their life with global construal.

Despite efforts to overcome underrepresentation of women in each of the three companies by recruiting more women participants, only 35% of participants identified as women, including only two of the 12 Retiring participants. We cautiously approached analyzing our data for gender differences, given the limited number of women, and found no significant effects of gender on cognition mode in an exploratory statistical analysis. However, we consider the possibility of gender differences in life construal to be theoretically interesting. Although we are not aware of research on how gender relates to construal *level* specifically, prior research shows gender differences in self-construal more generally. Specifically, women are more likely to engage in interdependent self-construal than men, who are more likely to engage in independent self-construal (Cross & Madson, 1997). Moreover, researchers have also explored the mechanisms by which career aspirations differ for men and women (Correll, 2004). Taken together, such research raises the possibility that future research, with gender-balanced samples, may capture aspects of the life construal process that differ between men and women.

The mean age for participants in the older groups of our study is 61.5. There are a few

ways in which age, and age cohort, may have shaped our findings. First, participants were largely from a particular generation of Americans – Baby Boomers – in which lifetime employment with a single organization was more common. We consider it plausible that such career stability afforded participants less turbulent daily structures and more straightforward career narratives. As today’s younger workers move more frequently between jobs and organizations, creating a daily structure and constructing a career narrative may be even more challenging (Petriglieri, Ashord, & Wrzesniewski, 2018). For this reason, research conducted decades from now may well discover that retirement life construal by future generations, as they approach and move through retirement, has content (and possibly even cognition modes) that differ from those of the current older generation. In addition, we may have failed to capture aspects of life construal most apparent at middle age, a demographic not sampled at all in our study. Future research should explore how life construal varies across life and career stages.

Finally, participants in our study were almost exclusively U.S. citizens, and our entire sample was comprised of people residing in the “WEIRD” American context (Western, Educated, Industrialized, Rich, and Democratic) – a known threat to external validity (Henrich, Heine, & Norenzayan, 2010). Narrative psychology scholars have widely acknowledged the role of culture in shaping narrative identity (Hammack, 2008). Moreover, American culture, in particular, is regarded as supremely individualistic (Hofstede, 2005). We therefore consider it possible that construals of retirement in our study were more self-focused than a culturally representative sample would have yielded. For example, participants often described personal goals and strivings independently from their family and community roles: goals construed at a global level that focused on personal growth and self-actualization, or goals construed at a quotidian level that focused on personal experiences of productivity or enjoyment. We urge

future research investigating how cultural contexts might shape processes of life construal.

Overall, although we can speculate about how the particular features of our sample may have shaped our findings, we cannot know what we did not study; it is impossible to say confidently whether, how, and to what degree our findings would have been different with a more representative sample. However, we believe that broader samples in future research will yield deeper, more varied, and more nuanced understandings of the cognitive processes we outline. For now, it remains an important open question as to whether the process by which life is construed – including the four modes of life cognition that we identify – applies to everyone.

Additional Limitations and Future Directions

Aside from the aforementioned limitations of our sample, our methodological approach – qualitative analysis of semi-structured interviews – is itself not well-suited to addressing questions of frequency or representativeness. For this reason, we cannot speak to the relative prevalence of the four life cognition modes in the general population of retiring people, nor can we speak to how and why people might develop particular life construal tendencies, as could be revealed, for example, by non-experimental, longitudinal studies correlating personality and demographic data with degrees of global and quotidian construal. With larger and more diverse samples, and by employing quantitative or mixed-method approaches, future research can explore such questions.

Future research should consider the experimental and non-experimental approaches we recommended in previous sections of this Discussion. Moreover, we urge researchers to investigate more extensively the psychological processes involved in the retirement transition, as well as several intriguing findings of this exploratory study: life construals as falling along two orthogonal continua (global and quotidian), rather than a single high/low construal dimension,

and as trait-like, relatively stable individual preferences; the ways in which people's life narratives may reveal construals of their future selves; the role of life construals in the meaning people make of work in their lives overall; and the possibility that planning one's future might yield higher levels of life satisfaction when that planning incorporates quotidian as well as global perspectives on life.

Finally, we hope that this study and its induced theory of the construal of working and retirement life can be a starting point for scholars interested in developing a more general theory of life construal, without a specific focus on the domains of work and retirement. Retirement differs from other life transitions in a number of ways, limiting our ability to claim that our induced theory applies to all of them. Retirement differs not only in the age at which people experience it and its voluntary nature (in the U.S.), but it may be an especially potent stimulant for global life construal, given that it triggers thinking about the remainder of life—up to and including death—and not just the next life chapter. We see exciting potential in studies of life cognition at multiple career and life transition points, such as college graduation, switching careers, becoming a leader, and becoming a parent.

Practical Implications and Conclusion

Given gains in life expectancy, increased vitality into old age, and the continuing “gray tsunami” (Census Bureau, 2020) of people retiring over the coming decade, our research on cognition about anticipated and actual retirement life bears practical implications for individuals, organizations, and society. For individuals, interventions designed to improve well-being in retirement ought to first determine how the person construes their retirement, given the variation we find in aspirations and evaluative criteria. One-size-fits-all prescriptions for finding everyday happiness and/or meaningfulness in retirement are likely to fall short.

For organizations and society, the findings of this study can serve as a harbinger of issues workers can expect to grapple with in the Future of Work, which will likely include unprecedented optionality for people to design careers in service of their own aspirational life story and envisioned day-to-day existence. Perhaps surprisingly, this study revealed that the optionality retirees encountered introduced, for some, an existential dilemma concerning time and how to manage it. Experiences of the modern retiring workforce thus provide a glimpse of what organizations and society can expect to confront in coming decades: optionality and a need to spend time meaningfully and happily. In practical terms, this suggests that organizations, educators, and policymakers may want to reconsider the meaning of career readiness. Beyond traditional skills training for young people, preparation could include developing their insight into how to craft a career – and a life – that truly fits their view of what life is all about. Successfully designing a life and career may necessitate fluidly alternating between global construal, to coherently narrate and make meaning of past, present, and future experience, and quotidian construal, to operationalize that narrative in day-to-day life.

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Figure 1: The Evolution of Life Cognition Across the Retirement Transition

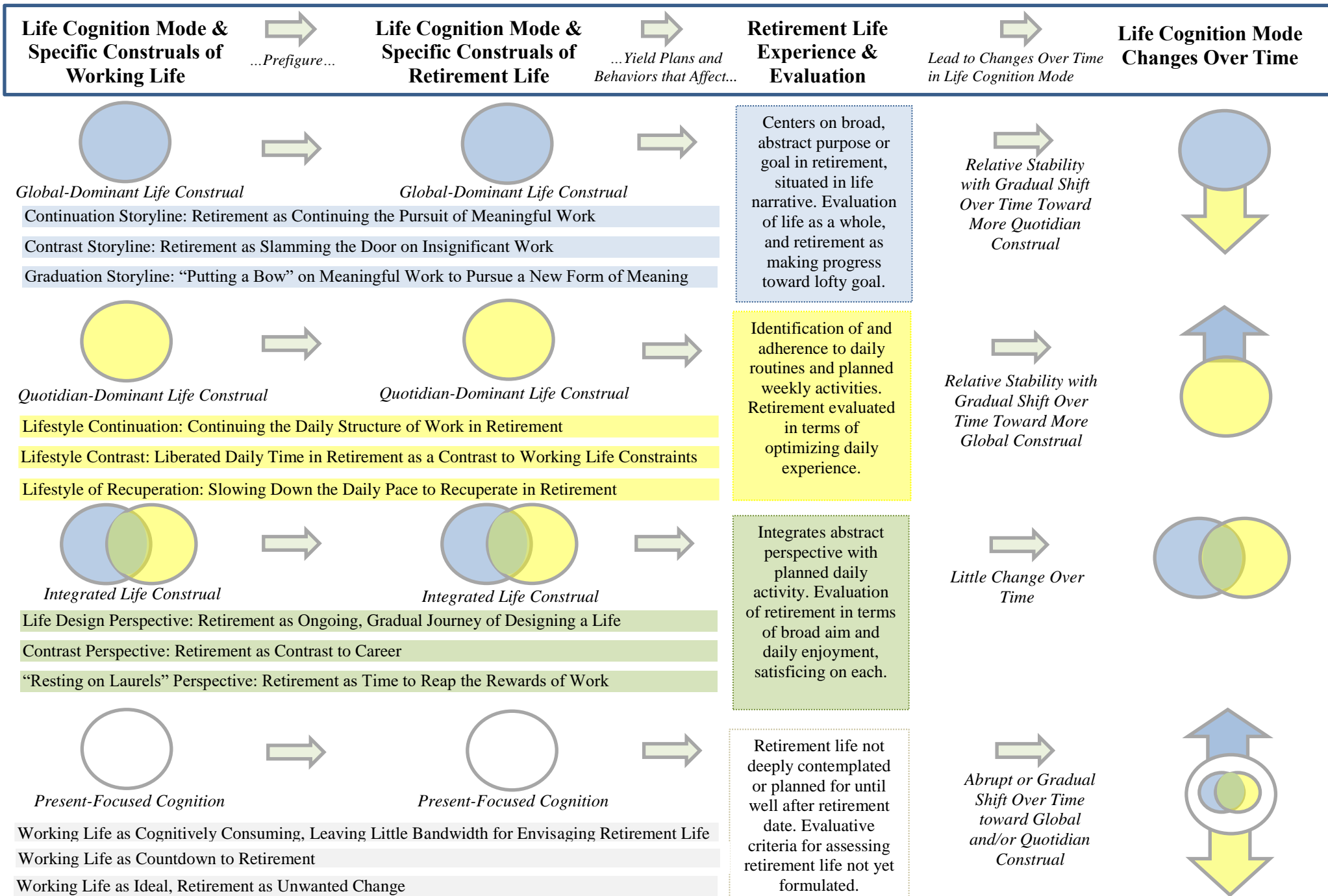
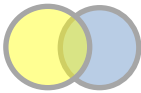


Table 1: Four Modes of Life Cognition: Descriptions and Sample Quotes

Mode of Life Cognition	Features of Life Cognition Mode	Specific Construals of Working Life and Retirement Life	Evaluative Criteria	Changes Over Time
<p>Global-Dominant Life Construal</p>	<p>Contemplate life over a relatively long timespan</p> <p>“I realize, ‘Wow, I need to make the most of my time now.’ Even though I’m working, I need to be able to do what matters to me. Because I’m going to be 30 this year, so I need to take advantage of that age and do everything I want to do before I get to retirement.” (Olivia, Millennial Employee)</p>	<p>Continuation Storyline: Retirement as Continuing the Pursuit of Meaningful Work</p>	<p>Progress toward fulfilling purpose or goal(s) of retirement life chapter</p>	<p>Eventual increase in quotidian life construal</p>
	<p>Focus on abstract features of life (such as narrative themes)</p>	<p>[On final pre-retirement assignment, which involved coaching, and working to start her own coaching business, post-retirement]: “I think a lot of people go through life and never find this... I said to myself, “This is not a job. This is me. This is who I am. This is what I want to do”[...] I think what I discovered is, it’s who I am.” (Donna, Retiree)</p>	<p>“Yes, absolutely [I think about legacy]. I just felt I didn’t really leave any [legacy at work] and that really bugged me. So I’m going to try to do it in my next career here. That [my new business pursuits in retirement will] hopefully pan out. And my family history would be a legacy, the work that I’m doing in my own family. That sort of thing. That’s fun. And the [sports community I’m part of] – I’ve got a legacy there that will stick around for a while.” (Lloyd, Retiree)</p>	<p>“[The most satisfying aspect of retirement] is doing what I want, when I want” ... [The greatest surprise of retirement] is my ability to sit and do almost nothing except watch CNN! I feel very little tug to go accomplish anything. I do enjoy packing my truck for backpacking trips. That’s my greatest pleasure...[My most significant learning] is I really enjoy how the days flow into each other when there is no Friday or Sunday... [Thoughts about the good life:] There is time to do anything you want so there is no excuse for not having what you want.” (Christopher, Retiring group, 50 months post-retirement)</p>
<p>Contemplating life with a strong degree of global life construal and weak degree of quotidian life construal.</p>	<p>“[Word Associations]: Work: It’s a way to get what you want in this world. / Retirement: It’s focus and going deep with something that you haven’t had time to go deep in before. / Career: It’s a mark of activities that all add up and go to one place / Retiree: Opportunities. Somebody who has the opportunity to craft or control the future. / Leisure: Time to do the thing you want that’s gonna make a difference.” (Christopher, Retiring group, 2 weeks pre-retirement)</p>	<p>Contrast Storyline: Retirement as Slamming the Door on Insignificant Work</p>	<p>Growing uncertainty about how to spend days</p>	<p>“Sometimes I feel like I’m not accomplishing enough, and sometimes I don’t care. I still have this idea that I’m a writer. And when I go for stretches that I don’t do that, then I feel like I have no identity. I mean, if I’m not a writer, then what am I? Mostly, I’m OK with the way things are and how much I’m doing. It seems like the days drag and the weeks fly” (Gene, Retiring group, 61 months post-retirement)</p>
	<p>Weave construals of work and retirement into life narrative</p>	<p>“Sometimes I feel like I’m a bit trapped here [in my job] / [In retirement], I’d like to get into a job where I was counseling young women or helping young women somehow... I kind of came up with this plan of moving from the salary to the significance.” (Ruth, Older Employee)</p>	<p>Struggles with everyday concerns not central to the life narrative</p>	<p>“Sometimes [while working], I complain about my brain fog and [other cognitive issues associated with my condition], and [feel] that I’d rather just live a more stress-free life.” (Christopher, Retiring group, 18 months post-retirement)</p>
	<p>Acknowledge time in life as finite, death as deadline</p>	<p>Graduation Storyline: “Putting a Bow” on Meaningful Work to Pursue a New Form of Meaning</p>	<p>Struggles with everyday concerns not central to the life narrative</p>	<p>“And it’s not a morbid thing, but I just think about the deathbed moment. I try to imagine that and think: if there’s anything I regret at that moment, what might it be, so I can do something about it now.” (Jay, Retiring group, 30 months post-retirement)</p>
	<p>“I feel like I’m kind of walking towards the future, but backwards, because I’m just looking at my youth and being young and being surrounded by these young people. And suddenly, it’s like, ‘Uh-oh, retirement’s in potentially, like, 15 years. It’s not a lot of time.” (Barry, Older)</p>	<p>“[When I retire], I want to be able to walk out and feel great about what I left behind and that there was nothing undone, and I’d worked to the last minute of the day in a way that I was proud of myself.” / “I’m going to retire sometime...and I feel like I’m term-limited. I’ve started to think more about that... I wonder what more I can get done, what impact I can have...” / “I’m not going to retire and just sit around and not do anything and wait to die. I don’t want to do that. I want to be doing something that’s meaningful.” / (Samuel, Older Employee)</p>		
	<p>Evaluate life as summing to whole, sometimes on deathbed</p>			

Mode of Life Cognition	Features of Life Cognition Mode	Specific Construals of Working Life and Retirement Life	Evaluative Criteria	Changes Over Time
<p>Quotidian-Dominant Life Construal</p>  <p>Contemplating life with a strong degree of quotidian life construal and weak degree of global life construal.</p>	<p>Contemplate life over a relatively short timespan</p> <p>“I still feel like I made the right decision [to retire]. I miss the daily interaction with the people because there was always something about ‘How’s the family? How’s the kids?’” (Doris, Retiree)</p> <p>Focus on concrete, local aspects of living</p> <p>“Whatever is happening at the moment, it’s usually very pleasant. If I have nothing to do for a little while, I might play Words with Friends. It’s really fun. If I get tired with that, I’ll pick something else that’s fun. In the daily journal [part of pre-interview data collection], the [question about] what negative thing happened [today]? I really struggle. Negative thing? ...Life is good.” (Simon, Retiring group, 2 weeks post-retirement)</p> <p>Focus on daily time rather than time in life</p> <p>[Word association for “time” is] “Endless... I think it’s just being able to get up each day-- it sounds a little corny, but to get up each day with joy. You just have a day of possibilities in front of you. And it’s beautiful here. So you feel wonderful. I feel wonderful every day when I get up” (Irene, Retiring group, 8 months post-retirement)</p> <p>Thoughts of aging and decline centered on sustainability of activities and routines</p> <p>“So far, I haven’t really noticed [aging]. Of course, some people, they stay pretty spry until the day they die. That’s my goal. But then, some people do have real health problems. Their joints fail, they need joint replacement surgery. They get glaucoma surgery. Whatever happens, happens [laughter]. I might as well be healthy and active while I can, and not worry about it.” (Simon, Retiring group, 4 months post-retirement)</p> <p>Optimal experience characterized in terms of daily experience</p> <p>“But it’s interesting, the satisfaction one gets from relatively routine things.” (Fred, Retiring group, 5 months post-retirement)</p>	<p>Lifestyle Continuation: Continuing the Daily Structure of Work in Retirement</p> <p>“If it would be working for pay, I’d be stocking shelves in some grocery store at night, or something like that. It would just be something to keep me busy. So I’m not planning on working to make money, it’s just to keep busy. That’s the only thing. So volunteer work can do that too, you know? I’d stock food shelves in a food pantry or something like that.” (Christopher, Older Employee)</p> <p>Lifestyle Contrast: Liberated Daily Time in Retirement as a Contrast to Work-Life Constraints</p> <p>“Freedom [will be the best part of retirement]. Freedom to choose what I want to do, when I would like to do it. Of course, it does have constraints based on if you’re going to do things with the family, it needs to be their schedule. Unfortunately, this workplace is industrial era hours... they’re happy for you to work weekends and nights as well. And sometimes you have to, so I recognize that. But there are times during the day, when it would really be nice to have flexibility to do other things. And with retirement, well, you can make choices to do those other things.” (Peggy, Older Employee)</p> <p>Lifestyle of Recuperation: Slowing Down the Daily Pace to Recuperate in Retirement</p> <p>“I think work’s become so engrained that I just take it for granted and I have trouble relaxing...I have a hot tub. I sit in the hot tub a lot and do emails. I’m not kidding. / From a retirement standpoint, I’d love to play golf and relax.- I don’t know if I can, frankly.” (Wayne, Older Employee)</p>	<p>Quality of routines and subjective experience of them</p> <p>“I have to be active. I have to go out and weed the garden or I have to clean my windows, you know. I just have to do something... I mean, everything. I love to read. If I sit down, I’m gonna read, probably. And I can’t stand to just sit there and watch television.... When I wake up in the morning, I have to know I’m gonna do something today. I have to have a plan.” (Judy, Retiree)</p>	<p>Eventual adoption of some global life construal</p> <p>“So I don’t know that I have any big long-term goals for myself, other than to try to stay healthy and enjoy family and friends. That’s kind of it. (For example), that book that I never wrote, or even started [is an example of a long-term I thought I might pursue, but didn’t]” / “[Life satisfaction]: It’s a 9. Could be better. It can always be better, right? I could be writing the great American novel...” (Irene, Retiring group, 55 months post-retirement)</p> <p>Gradually, questions of meaning become more important</p> <p>“I haven’t got to that stage yet, but the potential for the ‘What do I do with my life?’ sort of thing... I’d have to confront that. I haven’t had to do that yet.” (Fred, Retiring group, 18 months post-retirement)</p>

Integrated Life Construal



Contemplating life by alternating between (or simultaneously adopting) moderate-to-strong levels of quotidian life construal and moderate-to-strong levels of global life construal.

Alternating global and quotidian construal

“[The best thing about retirement is going to be] Being able to direct my own life. Just getting to do what I want or need. And getting to fill my days with the things that I want to do. That’s the essence of it.” (Bob, Retiring group, 8 months pre-retirement)

Activities should not only be individually satisfying, but also integrate, as a cohesive whole, into the life narrative

“Over the past few years, my wife having cancer... that really made me think a lot about mortality, like, you know, ‘Damn, she might not survive!’ And neither one of us is going to live forever. It’s time to make sure we enjoy things, enjoy life.” (Edward, Retiring group, 26 months pre-retirement)

Satisficing approach yielding modest expectations

“I want to become a better cyclist. And I think I’m going to enjoy doing that, learning that particular set of skills... Maybe do a little bit of woodworking. And doing some contribution to the community, and those kind of things. And relaxing, and enjoying it. So that’s kind of what I’m looking at for the next 21 years” (Walter, Retiring group, 7 months post-retirement)

“Resting on Laurels” Perspective: Retirement as Time to Reap the Rewards of Work

“Somebody once told me, there’s three phases of retirement. There is the go-go years, there is the slow-go years and there is the no-go years. And [they told me to] make sure you don’t work through your go-go years.” (Leonard, Retiree)

Contrast Perspective: Retirement as Contrast to Career

“I did a pros and cons list [about working, before retiring]... And I realized that those pros went away... When I look at my whole life, what am I doing with my life? Do I want to spend any more time with my head in the computer? Here’s a chance where I can be free and do other things that will make me happy. And as I thought about it, that’s when I gradually felt more and more compelled to make that change.” (Alan, Retired)

Life Design Perspective: Retirement as Gradual Journey of Designing a Life

“You don’t sit down one afternoon and decide what to do [in retirement]. It’s something that evolves over time, there’s multiple aspects that you want to consider.” (Kenneth, Older Employee)

Flexible evaluative criteria

“You know, when you’re twenty-five years old, there is no such thing as death... [You think,] ‘I wonder how I will be when I get to that point.’ You know, I’ve attained a lot of things. If I were to die in my sleep, I’ll be dying happy.” (Floyd, Retired)

Life as enjoyable days aligned to an overall purpose

“...the next 21 years do not involve full-time work. I do not intend to do that or miss doing that. If I get involved in something it’s because there’s something about it. Like the part-time job at the bike shop, I just knew I was going to enjoy that. I wanted to do that. To volunteer, I think, is something I’m going to both enjoy and feel good about. The [political] campaign stuff was, again, something I felt, ‘I need to do this and I’ve got the time, so let’s go do it.’ And, so, I kind of say, ‘Okay, so what’s my kind of self-definition for the next 21 years?’” (Walter, Retiring group, 3 months post-retirement)

Minimal change; satisfied with ability to achieve realistic global and quotidian aims

“I think that the biggest change [since the last interview] is that the idea of a good life has become a lot less theoretical and more experiential. I feel that I am living a very good life right now. I am doing a number of things that I find very fulfilling. When the lottery jackpots get really high, my thought is not that I should get a ticket and what I would do with the money, but, why would I want to? Taking care of that much money would be a job, and I don’t want a job. I am content with what I have now.” (Bob, Retiring group, 24 months post-retirement)

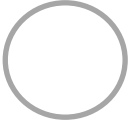
Mode of Life Cognition	Features of Life Cognition Mode	Specific Construals of Working Life and Retirement Life	Evaluative Criteria	Changes Over Time
<p>Present-Focused Life Cognition</p>  <p>Focusing on the immediate present without contemplating retirement life; weak degrees of global life construal and quotidian life construal.</p>	<p>Pre-retirement focus on immediate tasks of present life</p> <p>“I don't have many [thoughts about retirement]. I don't really think about it all that much... It's still kind of like a fantasy concept.” (Liam, Millennial)</p> <p>Demands of present requiring attention and/or future as too volatile to contemplate in detail</p> <p>“There's trepidation – fear of the unknown” / “I don't know what retirement is going to bring. I have kids and I'm not sure if my wife will be there for our retirement, so it's a little scary. I always worry about finances, but I also worry about what I'm going to do (in retirement)...(I wonder) what my life would be like, being alone.” (Eugene, Older Employee)</p>	<p>Working life as cognitively consuming, leaving little bandwidth for envisioning retirement life</p> <p>“In the limited amount of time I've got [outside of work] to think about [retirement], it's just not in a lot of detail. There's some ideas I have about sorts of things that would be fun. But I haven't got any concrete plan around any of them... it's not a concrete plan, it's not well thought-through.” (Douglas, Retiring group, 22 months pre-retirement)</p> <p>Working life as countdown to retirement</p> <p>“I first started to think of [retirement] when I bought the house on the lake when I was 30, because I truly enjoy being by the water.” / “[My idea was that] I wanted to sit on the deck and drink coffee” / “If I could have retired at 30, I would have retired at 30” (Marvin, Older Employee)</p> <p>Working life as ideal, retirement as unwanted change</p> <p>“Honestly, I just don't know what I'd do with the time... I don't see a need to retire. As long as you're needed at your job, I would keep working. I just – I think I would be bored” (Liam, Millennial)</p>	<p>Unspecified until retirement life construal emerged</p> <p>“I think ‘Life is good’ is [on the life map] because we're sober. I mean, it's more than two years now [since rehab]. And as you'll see on the life map, that's the big circle. Because if we weren't [sober], life would not be good. You know what I mean?” / “Because if we don't take [sobriety] seriously for what it is, we will slip. And if we slip, it'll be bad news, bad news for one or both of us.” (Lawrence, Retiring group, 5 years post-retirement)</p>	<p>Gradual construal of retirement life over time</p> <p>“So right now, I'm in the thick of planning our trip and getting ready, so that's a little bit of a one-off. So I'd say I'm not yet in a part where I'm in a routine that would be ‘this is the way it's going to be for a long time’ ...but come the springtime, that's when I'll probably be settling into, ‘Okay, now we're back, what's the routine going to be?’ (Douglas, Retiring group, 9 months post-retirement)</p> <p>Abrupt change leading to construal of retirement life</p> <p>“Going into this 90-day residential [alcoholism rehab] program was the best thing we've ever done...We feel great, and folks say we look good, and we are truly blessed, and happy.” (Lawrence, Retiring group, 3 years post-retirement)</p>

Table 2: Retiring Participant Case Summaries with Additional Quotes

Participant	Life Cognition Mode Description	Construal of Working Life	Construal of Retirement Life	Changes Over Time	Additional Quotes
<i>Global Life Construal</i>					
Christopher <i>Continuation Storyline: Retirement as Continuing the Pursuit of Meaningful Work</i>	Christopher’s global construal focuses on retirement as an opportunity to continue the aim he has had since young adulthood, to contribute to society.	Christopher views his working life, through a number of different jobs, as being about a lifelong journey of helping others, both inside and outside the organizations he joined. For him, death awareness is present but not a central theme. He has a health problem, which places some limits on him (cognitively and physically), but that issue is being managed.	Christopher’ view of retirement is to continue his lifelong mission of making the world a better place, and to perform “meaningful service to others,” rather than merely keeping busy. Specifically, he sees retirement as a time to make the world a better place, primarily through leadership involvement in non-profits and, secondarily, through part-time paid consulting to improve the lives of people serving in the U.S.	Although Christopher retains a global life construal as his retirement transition progresses, he gradually adopts more of a quotidian focus. Perceiving pressure from his wife to continue earning substantial income for two years post-retirement, he pursues his part-time paid consulting more aggressively, which crowds out time he had hoped to spend on the non-profits and causes him great stress. As he describes it, this led to a brief, intensely emotional confrontation with his wife, who then relented completely; he describes feeling substantial relief. This experience orients him toward an increasing focus on day-to-day enjoyment and minimizing stress. He begins to speak of time as abundant at the daily level.	-“The problem is not busyness [just staying busy]. The problem is doing the stuff you really want to do and keeping the other crap from encroaching... I think what surprised me is people’s reaction that retirement means fishing [laughs], a rocking chair and fishing. And I’m not trying to just be busy. I’m trying to do meaningful work.” (3 months post-retirement) - [What do you hope to experience in the months and the years ahead?]“I want to drive up through the Badlands. I want to do a couple of road trips.[...] I’d like to do another river cruise that has as much impact on me as the Yellow River. I’d like to go to the Galapagos [...]” (36 months post-retirement)
Gene <i>Contrast Storyline: Retirement as Slamming the Door on Insignificant Work</i>	Gene’s global construal is evident in his talk of retirement as both the next chapter of life and an opportunity to complete his life narrative by achieving a long-held dream. That dream is achieving fame (possibly worldwide) and bringing people joy through his creative writing – on which he has been working for only a few years, part-time, while working full-time at his job.	Work has little significance for Gene, beyond earning income. In his view, the job only limits his potential, blocking the opportunity to pursue his dream of succeeding in his new profession. He is keenly aware of death as a deadline for leaving his creative legacy, and sees time remaining in his life as quite limited. In this way, retirement life is both an opportunity and a countdown.	Gene’s view of retirement is to “leave a legacy” through his creative writing, get “approval on a mass scale,” and have a crowning achievement for a positive self-evaluation of his life on his deathbed. His working life did not allow for that crowning achievement.	Gene’s cognition remains strongly global, but he does gradually show increasing quotidian life construal, as well. Post-retirement, he realizes that his retirement vision is difficult to enact, due to his failure to find sufficient daily time to concentrate on his creative writing and related projects. Increasingly, he focuses on enjoying time with his new life partner and, in the process, shows a gradual softening of his expectations for fame. At his final interview, he laments a lack of widespread recognition for his work, but integrates his daily productivity routines for writing with his identity of being a writer (“If I’m not a writer, what am I?”)	- “You know, as a writer, it’s maddening when you tell people you’re a writer and they go, ‘Oh, what kind of writing do you do?’ I say, ‘Well, I’m a fiction writer,’ and they go, ‘Oh, well, have you done anything I would have read?’ [I say,] ‘No, you know, sorry.’ It’s harder than that, you know. I would like to be able to say ‘Yes, I would like to have approval on a massive scale... to be able to say, ‘Oh, yeah, I wrote <i>The Girl in the Spider’s Web</i> ,’ you know, that would be awesome... I like the idea of bringing joy into people’s lives. And you could do that on a small scale. You can do it on a big scale. And, you know, I happen to have some facility with this medium. And, if I can... if my work can somehow find its way into bookstores or airport kiosks, and I can see people reading it on a plane with smiles on their faces or feeling changed somehow... I think that would be pretty wonderful.” (11 months pre-retirement) -“But, when my girlfriend and I decided to make the [long-distance] move together, then that took me away from a lot of that [focusing on creative writing]. I still feel like I have enough time, because you can only do that [writing] for so much out of the day [...]” (22 months post-retirement)

Participant	Life Cognition Mode Description	Construal of Working Life	Construal of Retirement Life	Changes Over Time	Sample Quotes
Jay <i>Graduation Storyline: "Putting a Bow" on Meaningful Work to Pursue a New Form of Meaning</i>	Jay's construal is quite broad and abstract, and covers the rest of his life. It is to discover "who I really am." He talks repeatedly of bringing this next (and last) chapter of life into sharp focus, and gives some evidence that, after six years, he does begin to achieve that clarity.	Jay expresses great surprise and gratitude that his career has been so fulfilling and enjoyable, given that, in his view, it was "serendipitous," "unintentioned." However, as a top-level leader in his firm for the past decade of his career, he has found that the time required by his job is an obstacle, blocking his increasing desire to discover his true identity. Death awareness is a consistent theme in Jay's interviews. He frequently mentions his imagined "deathbed moment" of life self-evaluation.	Jay's view of retirement is that it presents the opportunity he wants to learn "who I really am," "who I was meant to be," by living a more deliberate life chapter in retirement, and by pursuing one or more "big projects" as a means to self-discovery.	Jay's life construal remains strongly global throughout his second and third post-retirement years, with some gradual quotidian refocusing. From time to time, he struggles to implement his vision of self-discovery. Eventually, his increasing self-insight leads him to abandon the idea of always having a big project, and he gradually focuses more on optimizing time at the daily level – without ever abandoning his vision of deep self-discovery. In his final interview, the recent, unexpected loss of his spouse makes him adopt present-focused cognition; he reports that he has decided to fully grieve and not use mental space for contemplating his purpose and future during this time.	- "...maybe what I wanted to run towards [by retiring early] was... seeing if I can figure out who I really am. And, so, [my telling people the reason I'm retiring is that] "I'm going to build a hot rod" is a surrogate of that. It's a starting place for that." (2 weeks pre-retirement) - [Has your self-identity changed since you retired?] "I guess my self-awareness is better. My self-awareness is better, my maturity is greater, my reactive tendencies are less, my thoughtfulness is better. I guess that's had a positive influence on my self-perception, but there's still some things about my self-perceptions that I need to understand better to change them." (35 months post-retirement) - "I'm pleasantly surprised with what I've discovered about myself... I'm a good person." (48 months post-retirement) - "You'd think, after all these years, I would know myself better. But a lot of the things I didn't understand were fairly deeply rooted and buried. And [my therapist] shown a light on me, and it help me. I've learned a lot about myself [these past two years]." (72 months post-retirement)

Quotidian Life Construal

Fred <i>Lifestyle Continuation: Continuing the Daily Structure of Work in Retirement</i>	Fred views retirement planning with a quotidian construal, resolving that he will develop healthy and productive daily routines.	Fred explains that his love for his job (top-level product engineer) comes from immersion in the task itself, and says he loathes the bureaucratic aspects of organizational life (instead preferring "pure work"). He accepts his company's offer of part-time work in retirement (12 hrs. per wk.), enabling him to focus only on the tasks he enjoys. He reports that he would do this even without pay, because it keeps him feeling stimulated and productive during the week. Thus, this part-time work in retirement is more akin to a hobby than a job. Retirement life is envisioned as spending free time in healthy, productive ways.	Fred's vision for retirement life is maintaining the discipline to follow specific routines (language learning, music practice, part-time engineering work). These activities are not organized around a particular theme, but they are all activities he values. He plans to avoid leisure, which, in his view, does not involve sufficient levels of stimulation, productivity, and growth.	Upon encountering a health issue, Fred is forced to spend more time at home. At this time, he acknowledges an awareness of aging and health. In one interview, he flirts with the idea of contemplating what his retirement life ultimately means holistically, but quickly decides he would not change much about his life, specifically his daily habits and routines. His criteria for life evaluation have not changed: a good work ethic, staying productive, and enjoying daily activities that avoid the stagnation caused by living in a too-leisurely manner.	- "I could have retired financially a long time ago. But I think it [what led me to retire now] was the idea that I'm not having as much fun [at my job] as I should." (1 month post-retirement) - "[Good retirement] involves a discipline and excitement about good things to do. [Bad retirement] would be leisure I guess, simply leisure..." (1 month post-retirement) - "It's interesting, the satisfaction one gets from relatively routine things." (5 months post-retirement)
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Participant	Life Cognition Mode Description	Construal of Working Life	Construal of Retirement Life	Changes Over Time	Additional Quotes
Irene <i>Lifestyle Contrast: Liberated Daily Time in Retirement as a Contrast to Working Life Constraints</i>	Irene adopts a quotidian construal of retirement life, speaking often of the abundant daily time that retirement offers, and seeing it as a cause for great celebration.	Irene explains that her work was not very meaningful or enjoyable, saying that she disagreed with colleagues who felt that their work made the world a better place. She shows minimal, if any, death awareness. Pre-retirement, she looked forward to retirement to reclaim her day-to-day time and find more enjoyable ways to spend it.	Irene’s view of retirement is to create two sets of routines, two lifestyles, summer and winter. She aims to determine the plan for each day one day at a time, hoping to appreciate “mundane” experiences. For her, living mindfully and at a slower pace is the way to enjoy each day.	Irene’s cognition throughout the retirement transition is quotidian, but she occasionally mentions a lingering global concern. Specifically, she notes that she lacks a major project or accomplishment. As a fantasy accomplishment, she occasionally entertains the notion of writing a book, particularly when playfully comparing her own retirement life to the many post-retirement accomplishments of her interviewer.	- “The advantages of [work] were that it kept you stimulated intellectually, and I worked with some very nice people... It has its rewards, but they were starting to tilt more towards the monetary for me, being less satisfying in those last several years” (3 months post-retirement) - “I’m always saying... you can spend a day and wonder what it was that you did do. But so most days I’ll walk with my brother. And then I come back, and I have a cup of tea. And I sit and watch the birds and read and check up on my email and whatnot. And it seems like that happens, and suddenly it’s lunchtime. And usually by early afternoon, I’m feeling like, ‘Well I should have accomplished something today. So what shall that be?’ Oftentimes it’s the laundry or another errand or yard work. So there’s always housework that needs to be done.” (55 months post-retirement)
Simon <i>Lifestyle Contrast: Liberated Daily Time in Retirement as a Contrast to Working Life Constraints</i>	Simon maintains that he does not want to develop much of a retirement plan, and does not want to create expectations for himself of what it will be like. Once retired, he says that he takes each day one at a time, thereby adopting a quotidian construal in describing how he spends his time.	Work was not a sufficient source of satisfaction for Simon, so he retired as soon as he was financially able to do so. He says that the concepts of “career” and being “proud” of work across a career are not concepts that resonate with him. He does not show death awareness but, rather, he expresses gratitude for having sufficiently vitality at his age to pursue enjoyable activities. He focuses on finding activities each day that bring enjoyment, and he does not create a broader theme or goal for retirement life.	Simon’s view of retirement life is to live on a day-by-day basis, without creating grand plans or heightened expectations for the future. He measures his enjoyment at the daily level, and does not talk much about retirement as a whole. He maintains a focus on each day, and explains that activities should structure the day and make it enjoyable. In his view, there is only a minor difference between going to work in the past and working in his garden today, because both meet his need for structure and enjoyment.	Simon’s cognition is almost entirely quotidian, though there is an eventual hint at global construal, such as wondering if he has been too self-serving and overly focused on having fun. Thus, Simon only occasionally takes stock of a broader retirement strategy through a global focus. For example, he says that he maintains a life philosophy of not being deliberate, and to be grateful for whatever life brings. However, these thoughts are fleeting. His thoughts are more focused on activities for the upcoming days and weeks.	- [Word association to “Career”] “Nothing springs to mind [chuckles]. I’ve never had the concept of career, sorry.” (4 months post-retirement) - [What do you mean when you say you’re starting to notice being retired?] “That I actually have free time. I mean, I’ve worked all my life, and when I wasn’t working, there would be kids and dishes and things to do. I actually have time now where I go, “Well, should I take a nice long walk or read the next chapter of my book?” (7 months post-retirement) - [What’s the best thing about retirement for you, so far?] “I get up, I enjoy having breakfast, I enjoy doing the dishes, believe it or not [chuckles]. I enjoy pulling weeds, I enjoy going shopping, I enjoy going to choir. The best thing, oh... I don’t know how to answer it. I now have more free time, which means I have to plan a little better. When you’re working, you go to work if you want to get paid [chuckles]. It’s really no choice. And then you have all this other stuff you enjoy doing that you try to squeeze in [when you’re not at work]. When you’re retired, you have to make more choices. You have to decide what to do each day, [and] that’s both wonderful and a little harder [chuckles].” (4 months post-retirement)

Participant	Life Cognition Mode Description	Construal of Working Life	Construal of Retirement Life	Changes Over Time	Additional Quotes
Margaret <i>Lifestyle of Recuperation: Slowing Down the Daily Pace to Recuperate in Retirement</i>	Margaret’s quotidian construal manifests as a concern with fashioning retirement days and weeks that have a good balance of simple, desirable activities and quiet, pleasurable relaxation.	Margaret talks of her career job work as having provided a good degree of daily structure, pleasant social interaction, intellectual stimulation, and welcome routine, but also considerable stress and overwork. Not long before retiring, she had been diagnosed with a serious, rare health condition that could potentially decrease her life expectancy, but caused her few problems during her time in the study. Although it seems likely that she experienced death awareness, she gave little evidence of it. She did sometimes express considerable uncertainty about her future.	Margaret’s view of retirement life is to do whatever is needed to stay physically and mentally well, avoid stress, and continue to enjoy life with a few close friends and her pets. Besides taking occasional big trips with her best friend, she aims to keep sufficiently busy with small household chores, volunteer work, exercise, and other regular activities to avoid depression and physical health decline.	Her focus stays largely quotidian, but with an eventual hint at some global life construal. Using quotidian construal, she continues to focus on finding small, satisfying activities and allocating daily time well, but eventually acknowledges fearing her longer-term future and what direction her life might take.	-“I just want to try to get out of that [collapsing on the couch each evening after a long day of work]. [I want to get] more active [...]. [I] hope I don't just become [a] worse couch potato. That's my big fear [about retirement life].” (3 days pre-retirement) -“Best thing about retirement is, just being able to get up every morning and figure out, “Well, what am I going to do today?” (5 months post-retirement) - [What has surprised you most about retirement?] “How fast it went. I think that's [...]. [It] just seems like the time goes by so fast. The weeks go by so fast. And you're just like, ‘Oh, my god.’ Actually, the <u>days</u> go by so fast. So, yeah, it goes by so fast...” (13 months post-retirement) - “There are times when I do get down. The thing that worries me most is losing control [as I get sicker], and not being able to make decisions [about my living situation]. [...] I’m not particularly afraid about really getting old, or dying even. It’s just I don’t want to be in a dive [laughter]. That’s the thing that probably scares me the most, having no real family.” (24 months post-retirement)

Integrated Life Construal

Bob <i>Life Design Perspective: Retirement as Ongoing, Gradual Journey of Designing a Life</i>	When planning his retirement life, Bob largely uses quotidian construal, talking about “filling up his days.” But, at the same time, he maintains a more global construal of retirement life as a journey of exploration and spiritual growth, which he describes in depth.	Bob explains that his work provided for his lifestyle, and was basically a “happy accident,” something he did not plan. He describes feeling fortunate for his work because it created a life for his family, but was not “who he was.” Still, he stated “financial independence” became a long-term goal he began dreaming about in his 40s, as he resolved that the pursuit of wealth in general was not worthwhile. Early in retirement, he looks for happy surprises of life each day. He does not describe death as having any role in his own thinking about retirement, but recognizes how it can affect others’ planning.	Bob’s aim is to explore the unknown and embark on an adventure, to revel in the wondrous uncertainty of retirement. He aims to live in an unplanned way, and to be flexible, but not spend days on the couch. His main evaluative criterion for retirement life is whether or not he is being exposed to different and interesting activities each day – whether he is exploring and learning sufficiently.	Through time, Bob reinforces his integrated approach. His narrative account of retirement as an adventure to be experienced, rather than planned, yields an openness to new experiences and a willingness to deviate from any routine each day. In his final interview, he describes his approach to living as letting his “interior life organize my exterior life” by pursuing a goal of increased spirituality through activities aligned with it.	- “[...] yeah, there's 40 more hours of the week to do the things that I want to do. So [retirement is about] having control, but also just having a more unified life” (2 weeks pre-retirement) - “[...] if nothing else, I've done a good job of filling up my days with stuff. Well, this day's work is... this is what I'm going to do.... And so, I haven't been looking that far out. It just has been... it's enough to do for today” (2 weeks post-retirement) - “In this course that I was taking, one of the guiding metaphors has been the movement from the false self, this image that you project and you build up of yourself, and finding your true self. And so that's what it feels like has been happening.”(46 months post-retirement)
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Participant	Life Cognition Mode Description	Construal of Working Life	Construal of Retirement Life	Changes Over Time	Sample Quotes
<p>Walter</p> <p><i>Life Design Perspective: Retirement as Ongoing, Gradual Journey of Designing a Life</i></p>	<p>Walter shifts within each interview between a global and quotidian construal of his retirement life. He draws upon his life narrative to provide context for his vision of retirement. He says his first career, military service, was about giving back, and his corporate career was about providing for family. The accomplishments of those “chapters,” in his view, give him permission to focus less on leadership and service to others in retirement, and more on enjoying his life.</p>	<p>For Walter, both of his careers were means to live out important values. He speaks of death infrequently, though he mentions it has “an effect” on his thinking. However, he says that his “good genes” mean mortality is not of immediate concern. He develops daily/weekly routines and practices in service of his more abstract goals for his next “21 year chapter” of retirement.</p>	<p>Walter’s aim for developing meaning in the next 21-year life chapter is finding balance between having fun and making daily progress on learning, volunteering, and other activities he is considering. Part of this vision is using a fun part-time job at a bicycling shop as a symbolic “landing spot” while he figures things out.</p>	<p>As he progresses through his retirement transition, Walter continues to use both global and quotidian construals, and maintains flexibility in pursuing his vision. In the wake of political events in the United States, he reduces his expectations for daily enjoyment, deciding to take on the major project of helping to improve American society. Flexibility in both his deeper meaning of retirement and his quotidian plans enables a seamless pivot from designing enjoyable days to eventually pursuing a grand goal, when he feels his service to the nation is truly required. In his final interview, he discusses the political climate in the United States, says that being an active and concerned citizen is his priority for retirement life, and describes having a “broad outline” for his life.</p>	<p>-“Working at the shop was a nice transition step. It’s like it gave me something I could hang my hat on and, being only part time, it served as a good transition. [...] something I knew that I was going to enjoy and look forward to. [And] it did give me a little bit of time to... I wasn’t jumping into nothing [when I retired]. [...] I think that was more of a looking-forward thing than a looking-back thing. I think if I had jumped directly out [of my career, to nothing] [...] the lack of structure would have bothered me more than the fact that I wasn’t working full time. (7 months post-retirement)</p> <p>- “I’ve kind of done things in 21s [in my life]. This [retirement] feels to me like the next cycle. So I could easily see me maintaining this sort of a balance for another 19 years or whatever. And then we’ll see. And that will put me at 86 [years old].” (20 months post-retirement)</p> <p>- [What has been most dissatisfying or challenging about retirement?] “The amount of time that addressing the current political state of the country requires and how it’s cutting into the level of leisure available. I’d much rather be focused on cycling, doing some low-level wood working, etc., than on rallies, organizing group meetings and such, but the times require what the times require, and these times require active engagement.” (36 months post-retirement)</p>
<p>Edward</p> <p><i>Contrast Perspective: Retirement as Contrast to Career</i></p>	<p>Edward integrates global and quotidian construal of his life to harmonize his grand purpose of retirement – authentic self-expression – with his planning of daily routines and activities that contribute to that aspiration for his retirement life.</p>	<p>Edward felt that his work was not a good fit with his identity, and that he was, therefore, not living authentically, pre-retirement. Although death awareness was not a major theme for him, he cites the desire to maximize time with his wife, due to her health uncertainties, as one motivation to retire.</p>	<p>Edward’s aim is authentic self-expression (global), realized through specific regular activities (quotidian). Much of his cognition involves using the quotidian mode to focus on how to live out his grand purpose. He pursues language learning and music as self-expression outlets, yet stays mindful of the day-to-day lifestyle implications of such choices.</p>	<p>Edward focuses on finding authentic activities and monitoring progress toward his goal of living more authentically. He reflects on whether he has actualized his true identity yet, or not, and this quest continues through late post-retirement interviews, with progress being made on actualizing this vision. He continues adoption of integrated life construal through his final interview, linking his self-identity with routine activities. For example, he states that he has decided to learn a new instrument, saying he wishes to one day “be the guy who plays the [instrument] at the old people’s home”</p>	<p>- “I find the stuff that I do at work, the things I learn, interesting, and all of that. It’s just that there are other things I would rather be doing. I have a little bit of a feeling like time is running out. You know, like I’m not getting any younger, and I’d like to have enough time to really pursue other interests as well.” (22 months pre-retirement)</p> <p>- “I think the real me has evolved [in retirement]. And my work life [...] in technology, that seeped into the real me. So I was trying to understand, is the real me [...] what I was like when I was 20 years old? Well, some of it is, but the real me includes a lot of what I learned in my adult life. So I think I’m still working that out.” (10 months post-retirement)</p>

Participant	Life Cognition Mode Description	Cognition about Working Life	Cognition about Retirement Life	Changes Over Time	Additional Quotes
<i>Present-Focused Life Cognition</i>					
Douglas <i>Working Life as Cognitively Consuming, Leaving Little Bandwidth for Envisioning Retirement Life</i>	Douglas expresses a desire to think through retirement plans, but does not do so for some time, as work remains a top priority. He describes the decision to retire as leaping off a cliff, and explains that he believes it is essential to have a plan, but lacks the “mental space” to form one, given the demands of work.	Douglas describes his work as a means for avoiding boredom, providing enjoyable activity, and serving as a haven until he sufficiently formulates retirement plans. He does not refer to death, and does not talk about retirement as an opportunity to pursue meaning. Rather, he eventually focuses on transitioning out of his job, and ensuring his colleagues are equipped to continue work without him.	Douglas hopes to “jump off the cliff” when he has a plan, but doesn’t create one. Viewing retirement as an unknown, he worries about boredom, and considers possible adoption of a subsequent “mini-career” that remains undefined. He worries about not having a view of retirement life.	Douglas varies between thinking that retirement requires a grand plan (which leads him to repeatedly delay retirement), and considering abandoning the notion of a plan altogether. No plan is formed, even months into retirement. He expresses lingering uncertainty about what his future might hold. Well into his retirement, he gradually develops a quotidian construal of retirement life, but still considers it a work-in-process, remaining focused on near-term priorities and giving sporadic thought to the development of a daily routine for retirement life.	- “I was going to retire last year and then I said, ‘No, this [new project] is interesting, I’ll stay.’ I don’t have a plan B right now. But I think it just depends on how this project [at work] works out.” (22 months pre-retirement) - “[...] I don’t quite know what the ‘what’s next’ is, in the big sense. I feel curious about a lot of things and want to spend time learning about things. But the purpose of learning before was about my next job, or was career-minded. Now the purposes are what interests me.” (1 month pre-retirement) “[My thinking about the future is] pretty focused on the next couple of months, basically, and hoping that they can get to some degree of change in routine than what we’re in now. But we’re in the routine. We’re keeping the routine going as long as we have to. But if we can find the right way to better the routine and get in a car and travel somewhere... that’s the next thing we’re looking forward to. So we’re in that short-term horizon. We had a kind of medium-term plan after we decided to move down here to renovate.” (35 months post-retirement)
Lawrence <i>Working Life as Countdown to Retirement</i>	Lawrence talks of retirement as the next thing to do, now that he and his wife have reached the age when they can live off their retirement income, and now that they have a small grandchild who lives at a considerable distance but brings them great joy. He views retiring from his career as the way to improve life for himself and his wife.	Nearly a year before retirement, Lawrence talks of the importance of planning retirement, but focuses only on financial planning and the broad plan he and his wife have to relocate to a different state to be near (and provide part-time daycare for) their toddler grandson. He describes that grandson as “the center of our world.” He talks of his career as providing a good lifestyle for himself and his family, along with a financially secure retirement. His briefly mentions a general death awareness as his motivation to stop working and live fully.	Lawrence’s view is to have a new beginning, with only vague thoughts about spending time with family, doing “important” volunteer work, and finding hobbies. He has neither a daily plan nor an abstract meaning for his retirement life.	Throughout the first three years of his interviews, Lawrence largely did not contemplate his retirement life in great depth. In his own telling, his lack of an initial plan for day-to-day life, coupled with quite negative life events (including the loss of the daycare arrangement with their grandson, due to a custody battle their son was having), led to a damaging lack of activity and routine. This resulted in spiraling alcohol dependency for him and his wife, an ultimatum from their son, joint entry into rehab, and both a purposeful vision of life and a good plan for daily activity. The rehab experience and ongoing sobriety had a dramatic impact on his life construal. He develops a more integrated view of retirement life, describing that he is “day to day” in his thinking, and that not allowing himself to “slip” is an organizing principle for his activities. He is thriving, and feels enjoyment for activities he did not partake in (“it just takes over your life”) while drinking.	- [What’s the best thing about retirement so far?] “I think the future. It’s unknown. It’s like an open book. There’s lots of opportunities, and I think that’s the most interesting thing. I don’t know what retirement will hold for me, but I feel really good about it, and I’m looking forward to it. .. I’m already in it, so I’m looking forward to the journey, right?” (10 months post-retirement) - “And the detractor from that [from giving the top rating to my current life activities] would be that we haven’t really pulled the trigger on any volunteer work, or [any] giving back kind of thing. So, we might do multiple things. We might do Habitat. We might do something with our church. We might-- I don’t know. We just haven’t-- we just really haven’t sat down [...] and said, ‘Okay, tomorrow we’re going to figure this out.’ Or, we kind of throw things out, talk about them for a while, and then they sit there for a while—whatever...” (17 months post-retirement) - [As you think about your retirement life so far, can you recall turning points or critical moments that brought about change for you?] “[...] the big turning point, [the] critical moment, was our decision to commit to residential rehab.” [As you look forward, what do you hope to experience in the months and years to come?] “Not relapsing, and living as we’ve learned to, and to keep learning, staying happy, and enjoying what may well be some of the best moments of our lives.” (37 months post-retirement)

Table 3: Selected Millennial, Older Employee, & Retiree Participants: Construals of Working Life & Retirement Life

Pseudonym (Group)	Construal of Working Life	Construal of Retirement Life	Sample Quotes
GLOBAL-DOMINANT LIFE CONSTRUAL			
Continuation Storyline: Retirement as Continuing the Pursuit of Meaningful Work			
Gordon (Retiree)	Job was “who he was;” valued autonomy, accomplishment, and recognition.	Retirement as replacing work with three part-time jobs; striving to find activity as fulfilling as career work.	“...[In your career,] you get the feeling of having an accomplishment, you get the recognition of that, you get the feeling you’ve contributed something and [you value] all the interactions with colleagues”
Vincent (Older Employee)	Gets satisfaction from his work, but career contributions are now mostly in the past. Religion, rather than work, is increasingly important.	Feels a calling to be an elder in the church. Explains that taking a vacation was an eye-opener for potential life without work. Says God’s plan for him is to love others, which he can do at work now, but will accelerate in retirement.	“Well, because of my age, you know... I’ve been working for 28 years, and I feel like the contributions I will make in my work life are mostly behind me. It’s already been written. And I think, you know, God has a plan for me in other areas, maybe in another type of career or involvement in the church, that type of thing.”
Contrast Storyline: Retirement as Slamming the Door on Insignificant Work			
Barry (Retiree)	Job as meaningless; he “lost all ambition”, stayed only to “collect a check”.	Retirement as a new beginning – time to decide who he is and why he is living.	“Who am I? Why am I here?” And like everybody else, I’ve been asking myself that question...”
Joan (Older Employee)	Unfulfilled with work and saying her career “doesn’t matter”, she fantasizes about new life projects given time in life is “running out”	Grand retirement plans with many possibilities, such as pursuing a graduate degree (“a fantasy”), consulting, travelling the world for months, writing a novel, and becoming a fitness instructor.	“I have a few callings, but I didn’t do them [chuckles]. I think I have a calling to be a writer. So that’s one calling. I feel that... I would have been a very good clinical psychologist... And I really thought seriously about (becoming) a neonatal intensive care nurse.”
Graduation Storyline: “Putting a Bow” on Meaningful Work to Pursue a New Form of Meaning			
Cherie (Retiree)	Cherie strongly identifies with her organization, and considered work very central to life.	Cherie retired to care for her parents, which she considers to be extremely meaningful.	“I kind of feel like my true calling is what I’m doing now. I take care of my parents now.”
Gladys (Older Employee)	Loves her job and considers it deeply meaningful, but says that it is too time-consuming and that she wants to pursue other projects and adventures in life.	Retirement will be a time for pursuing projects and “ways of being” in the world that are most meaningful to her, and are different from what she has done before.	“I think about [retirement] a lot. A lot. I picked that [retirement] date because it’s my anniversary, to the day, with the firm, and it happens to be a long enough horizon where I can work on the things that I want to work on until then – I’ve still got some stuff I want to leave in place”.
QUOTIDIAN-DOMINANT LIFE CONSTRUAL			
Lifestyle Continuation: Continuing the Daily Structure of Work in Retirement			
Patricia (Older Employee)	Current job as ideal fit, and could not imagine waking up without the schedule and direction it provides.	Retirement as an unknown currently, but would need “someplace to go” to maintain vitality and prevent sickness.	“[Retirement will feel] unscheduled and perhaps a little, maybe a little lost. Do you set the alarm in the morning? It’s going to be weird because we spend so much of our lives on a schedule, and being at somebody else’s beck and call... for those of us who work for other people, which is most of us, I think, [it will be] strange not having a boss.”
Edna (Older Employee)	Edna enjoys her job but is not seeking career advancement. Proud to be part of the organization.	Retirement is about creating a positive day-to-day experience, such as keeping busy and getting more rest.	“I really think I’m going to be busy [in retirement]. It’s going to be that alarm clock – I used to always call it an opportunity clock. I didn’t like that word alarm, because it shouldn’t be alarming to you. It’s nice to be able to get up when you’re ready to get up and do what you’re going to, you know do what you’re going to do.”
Lifestyle Contrast: Liberated Daily Time in Retirement as a Contrast to Working Life Constraints			
Joel (Retiree)	Work as being a “wage slave” and retirement as long-term goal.	Revels in free time, states he accomplishes little but enjoys doing whatever he wants in a given moment day-to-day. Very positive about daily life in retirement.	“I’ve determined because I’m ADD, when I was in work, there would be deadlines, so the stuff had to get done. That gave me some structure which I no longer have. So now I can spend-- I’ll get up in the morning and I’ll go to pay a bill online and twelve hours later I’m still sitting on the computer having been-- I usually have managed to pay the bill at a certain stage, but I love... [I] bought three things and researched some piece of music and wandered around and just... and I don’t feel guilty about it.”
Peggy (Older Employee)	Work as just a job and about getting by - currently very anxious about potential layoff.	Retirement as involving daily freedom, and has thought in detail about her daily schedule.	“Oh, yes [I have thought about what retirement will be like]. I will wake up between 7:00 and 8:00 every morning, and I will have a leisurely breakfast and read the paper cover-to-cover. Then I’m going to go to the gym and work out, come back, have lunch, work on hobbies or read, or do committee work in the afternoon and make a lovely meal for supper. And then my husband and I will maybe watch some entertainment together. So that’s my daily thing. We’re going to travel at least once every quarter.”
Lifestyle of Recuperation: Slowing Down the Daily Pace to Recuperate in Retirement			
Jeffrey (Retiree)	Fast-paced career with non-stop work. Very enjoyable, but deemed unhealthy.	Retired suddenly, concerned for health after taxi driver commented on his white face. Retirement as time to focus on slowing down and getting healthy, despite no diagnosis.	“I don’t have a (medical) problem so I was listening to (the taxi driver) – so I took an aspirin, water, and I said, “If I keep going, I’m going to die.””
Steven (Older Employee)	Steven explains that he “enjoys” the job, but often finds it frustrating, too many hours, and stressful.	Steven does not want to die while working, as he wants to enjoy retirement. He has concerns about becoming too sedentary and under stimulated.	“I’ve worked with a bunch of people that died while they were still working, and to me, it seems like the saddest thing. You work your whole darn life, and you don’t even get – and especially in an industry like this where there’s a lot of pressure on you to-- they say, ‘40 hours a week.’ Yeah, right. When was the last time I worked 40 hours?”

Pseudonym (Group)	Construal of Working Life	Construal of Retirement Life	Sample Quotes
INTEGRATED LIFE CONSTRUAL			
The Life Design Perspective: Retirement as Ongoing, Gradual Journey of Designing a Life			
Alfred (Older Employee)	Career work as lifelong pursuit of environmentalism, very enjoyable.	Retirement to be designed dependent on factors such as newfound project to “run towards” or death as providing deadline for travel and time with others.	“Well, after I retire, I’ll have lots more free time. And I’ll have to find a way to fill up that free time with something other than, you know, wake up, eat breakfast, sit on the couch.”
Kenneth (Older Employee)	Kenneth considers his work both fun and meaningful, though also somewhat stressful. He does not wish to retire soon, as he believes he is still making valuable contributions to the world through his work.	Retirement remains an unknown, though he would consider a possible “third career”. He acknowledges death as a factor in making plans. He feels strongly retirement should involve a broader purpose, but also believes understanding retirement as a life stage will be a gradual process.	“...sort of an arc of life, I’ve thought about [retirement], at different times in life. Sort of because... Have I come to any conclusions? Not necessarily” / “[Best part of retirement] will ideally be being able to set the pace of things, being able to make the choices about what to do when and for how long.” / “I want to have something that I feel like doing... shouldn’t be a hobby at that point... something that I’m really interested in doing... that’s interesting and fulfilling to me... whether that’s a job or a personal passion or a social thing...”
The Contrast Perspective: Retirement as Contrast to Career			
Ralph (Older Employee)	Job as insufficiently meaningful, not addressing world’s problems (environment).	Environmental conservatism as calling to pursue in retirement. Wants to do so in less stressful manner than current work.	“...there are so many real issues in the world that what we’re developing just doesn’t seem like it’s going to solve anything.”
Ethel (Older Employee)	Ethel sees her work as unfulfilling because making the company more profitable is not the “benevolent goal” she wants from life, and wants to leave a legacy of making a positive impact.	Ethel wants retirement to be about making a positive impact, to continue to work hard (a core value of hers), and to earn until age 80 and plan to live to 100. She looks forward to getting rid of the stress of her current work.	“And I think that what I’d like to do for the next ten years is do something that has a more benevolent goal, and I understand that that will also impact my earning potential, but I’m willing to do that at this point. I would like my last ten years to leave a legacy other than I’ve got a really nice 401K, and I’m willing to do that.”
The “Resting on Laurels” Perspective: Retirement as Time to Reap the Rewards of Work			
Leroy (Retiree)	Career was “so positive” and “more than a paycheck”. Says work led to close relationships, “seeing the world” via travel, and “building roots” in the city with his family.	Retirement as time to pursue “other priorities in life” and serve as a reward for hard work. Felt he earned everything he achieved.	“I was there for almost 40 years, so you just can’t totally forget about it. And my experience was so positive. What I’m doing today, what I’m able to afford today, is the result of what I did for the company, and what the company did for me. So there will always be a link”
Jack (Millennial Employee)	Views work as a vehicle for realizing life goals, though it’s <i>not</i> who he is: “I want to achieve a lot of things in my life, primarily through work. (I have) personal life goals as well, but without work you can’t realize them.”	Jack looks forward to not having deadlines, bosses, and having the day be his. He wants to enjoy retirement and associates it with “beach” and retiree with “cigar,” as a reward for years of working.	“I think you’re going to have mixed emotions. I think there’s going to be a sense of relief. There’s this, there’s a happiness of ‘I put in my time now I can enjoy the rest of my life.’ At the same time it’s also scary. You’re not working with the same people you worked with, you’re not going into work every day.”
PRESENT-FOCUSED COGNITION			
Working Life as Cognitively Consuming, Leaving Little Bandwidth for Envisioning Retirement Life			
Carl (Older Employee)	Career at crossroads – conflicted about leaving job he likes. Work as consuming: “so immersive... our personal lives and our [company] lives are very enmeshed”	Retirement as unclear and without specific plans. More focused on upcoming potential career transition, and lacks bandwidth to consider long-term future.	“I have thought about just the idea of leaving here to go to another job... it would just be emotionally devastating. It’s really hard to think about leaving it because ... it’s so much a part of your life and your identity.”
Farhan (Millennial Employee)	Farhan is very career-focused, describes working very hard, and is striving to become a leader within the organization.	Says retirement feels “light years away”, that he has no plan, and that the interview is the first time he has contemplated retirement life, and finds it difficult to imagine how he would use the free time.	“Even now, if I have a bit too much free time in my hands, I’m sitting there on the couch thinking to myself ‘What should I do?’ because I don’t know (chuckles). I can’t even imagine what 30, 40 years of that would be like!”
Working Life as Countdown to Retirement			
Howard (Older Employee)	Howard considers himself a “lazy” person whose career is more happenstance than the result of planning. He views his work as “drudgery” and is waiting to retire.	When asked, Howard says he is “not sure what to think about retirement – I don’t know if it’d be fun or not. It’s a question.” He does not have clear plans or expectations for retirement life.	“(Work) is not an evil. It’s something that has to get done, like you got to vacuum the floors of your house. You got to wash dishes. You can’t just let the sink just rise up. So you got to work, and you make your money...but it would be nice not to have to do it. If I win the lottery, I wouldn’t work here anymore... I do buy tickets every once in a while.”
Greg (Millennial Employee)	Greg enjoys exposure to management and different aspects of business, but is not overly enthusiastic about his job, explaining it is primarily for pay.	Greg wants to retire at 55 to enjoy life without work, explaining that he desires “25 or 30 years to enjoy what life has to offer without work.” He reports thinking about life without work frequently, though also acknowledges that he still has career goals to accomplish first.	“there’s a part of me who wants to leave all the time. You know, that sounds bad, but there’s a part of me who is looking forward to that...”
Working Life as Ideal, Retirement as Unwanted Change			
Helen (Older Employee)	Considers current life near perfect, loves job, and identifies with work.	Considers retirement “irrelevant” to her life now, but recognizes it will eventually arrive.	“I’d be really sad! I’d be really, really sad, and I wouldn’t know what to do with myself. And I wouldn’t want to go.”
Irma (Older Employee)	Irma loves her job and says she cannot imagine retiring. “(The project) I’m doing right now... I’m incredibly passionate about.”	Wishes retirement to be as meaningful as her work, and does not have positive feelings about retirement because she is concerned that might not be possible.	“I don’t feel very good about [retirement], my feelings are a 2 or 3 out of 10. It’s hard for me to imagine not doing something... I just cannot imagine, you know, not working... I’m not good at leisure time [laughs]”

Supplemental Materials

Table S1: Retiring Participants (12 Longitudinal Cases)

Participant	Age at Retirement	Gender	Company (Industry)	Job Level	Interview Count	Total Time in Study
Bob	67	Male	Company 3 (Technology)	Manager	8 <i>(4 Pre-Retirement; 4 Post-Retirement)</i>	73 months
Christopher	64	Male	Company 1 (Consulting)	Senior Executive	10 <i>(1 Pre-Retirement; 9 Post-Retirement)</i>	89 months
Douglas	64	Male	Company 3 (Technology)	Manager	9 <i>(6 Pre-Retirement; 3 Post-Retirement)</i>	72 months
Edward	68	Male	Company 3 (Technology)	Manager	9 <i>(5 Pre-Retirement; 4 Post-Retirement)</i>	71 months
Fred	65	Male	Company 2 (Manufacturing)	Senior Manager	9 <i>(9 Post-Retirement)</i>	85 months
Gene	62	Male	Company 1 (Consulting)	Individual Contributor	10 <i>(3 Pre-Retirement; 7 Post-Retirement)</i>	91 months
Irene	64	Female	Company 3 (Technology)	Individual Contributor	8 <i>(1 Pre-Retirement; 7 Post-Retirement)</i>	73 months
Jay	62	Male	Company 1 (Consulting)	Senior Executive	10 <i>(1 Pre-Retirement; 9 Post-Retirement)</i>	91 months
Lawrence	60	Male	Company 2 (Manufacturing)	Individual Contributor	11 <i>(4 Pre-Retirement; 7 Post-Retirement)</i>	84 months
Margaret	68	Female	Company 3 (Technology)	Individual Contributor	8 <i>(1 Pre-Retirement; 7 Post-Retirement)</i>	74 months
Simon	66	Male	Company 3 (Technology)	Manager	8 <i>(1 Pre-Retirement; 7 Post-Retirement)</i>	74 months
Walter	65	Male	Company 3 (Technology)	Manager	7 <i>(1 Pre-Retirement; 6 Post-Retirement)</i>	74 months

Table S2: *Participant Demographics*

Participant Group	Total Participants	Mean Age	Gender	% White, Non-Hispanic	National Origin	Self-Reported Physical Health	Self-Reported Financial Security
Millennial Group	37	29.0	M: 59% F: 41%	78%	U.S.: 95% Non-U.S.: 5%	Good: 32% Very Good: 32% Excellent: 35%	Somewhat Secure: 49% Very Secure: 30% Completely Secure: 22%
Older Employee Group	36	58.5	M: 61% F: 39%	97%	U.S.: 83% Non-U.S.: 17%	Good: 11% Very Good: 53% Excellent: 36%	Not Very Secure: 3% Somewhat Secure: 19% Very Secure: 61% Completely Secure: 17%
Retiring Group	12	63.2	M: 83% F: 17%	100%	U.S.: 83% Non-U.S.: 17%	Fair: 8% Good: 25% Very Good: 50% Excellent: 17%	Somewhat Secure: 33% Very Secure: 50% Completely Secure: 17%
Retiree Group	35	64.1	M: 69% F: 31%	94%	U.S.: 83% Non-U.S.: 17%	Good: 20% Very Good: 46% Excellent: 34%	Somewhat Secure: 31% Very Secure: 51% Completely Secure: 17%
All	120	51.5	M: 65% F: 35%	91%	U.S.: 87% Non-U.S.: 13%	Fair: 1% Good: 22% Very Good: 44% Excellent: 33%	Not Very Secure: 1% Somewhat Secure: 33% Very Secure: 48% Completely Secure: 18%

Table S3: *Interview Protocol for Participants Interviewed Only Once*

Interview Protocols Used for Participants Interviewed Only Once Only
(Millennials, Older Employees, and Retirees)
And for the Initial Interviews of the Retiring Participants (Interviewed Longitudinally)

NOTE: This document contains an outline of the “final” interview materials. As is recommended in qualitative inductive research, interview protocols underwent revision over time, as it became clear which questions were not yielding useful information, which were confusing and required rewording, and which were fruitful areas for additional questions. However, we estimate that less than 15% of the questions changed over time from the first to the last interviews conducted.

Guidelines for Interviewer – Outline

- The interviews will be semi-structured. Ask the high-level questions that appear in **bold**, and ask the specific follow-up probes and other questions that occur to you as important at the moment, based on the participant’s responses to each high-level question. During the interview, use the Interviewer Checklist to be sure that the participant has mentioned the major points; ask the probes as necessary.
- Cover the question sections in roughly the order presented in this Interview Guide. You may change the order if that seems more natural (given the person’s responses), but remember to leave time for those question sections you have skipped. If it’s necessary, to allow the interviewee to fully respond to the questions, it’s all right to simply not ask the less important questions. If it seems that the person still has a lot more to say, ask if they can go longer 2 hours or can schedule another time to finish.
- During the interview, do express empathy when appropriate, but don’t share details of your own personal experiences in a way that directs the participant or shuts down possibilities for them. Do be warm and friendly; smile and nod as the person is speaking (unless they are discussing something sad or difficult), but avoid biasing them by subtly reinforcing certain responses. IF the interviewee is stumped as to how to answer a question, you can provide a brief neutral hypothetical example to illustrate (e.g., “For example, some people mention...”). If the interviewee is still struggling to answer a question, try rephrasing it or refer back to an answer from a similar/relevant question. If this does not help, just let the question go and move on.
- It may happen that the interviewee has already answered a particular question in response to a previous question in the interview. If that happens, make sure that you have all of the specific probes to the later question answered and then move on if you already have all of the information. If you are missing answers to specific probes, refer back to the interviewee’s earlier response when asking the new question and request clarification or elaboration on the specific information still needed.
- For all questions that require a scale response (1-10), be sure to request a number. If the interviewee is struggling to assign a number, remind them of what the endpoints of the scale mean. If the interviewee still cannot assign a number, move on.
- Basic demographics and many other questions of interest to us will have been covered in the Background Questionnaires. Be sure to review the basic demographics before the interview, so that you will know whether to ask about certain things (e.g., a partner/spouse; children) in the questions that refer to those things. Insert this information into the Interview Checklist before the interview.
- Immediately before the interview, arrange the space so the interviewee will sit close to you (about 4 feet away), and set out a small notepad and pen for them. If there is a window or glass door or wall in the room, be sure to arrange the sitting situation such that the interviewee’s back is to the glass.
- Immediately after the interview, record your thoughts and impressions into the recorder (after saying your name and identifying the interviewee you are talking about). These will be transcribed, along with the interview itself.

Interview Introduction - Outline

- Greetings and thank you for being here. I expect this interview to take approximately 90 minutes to 2 hours, although it could take a bit less or a bit more time. I want to be respectful of your time. Can you stay through [2-hour mark], if the interview goes that long?
- This interview focuses on your current job, your work life, your activities and relationships at work and outside of work, and your views about retirement. [For millennial participants: I understand that retirement is probably a long ways off for you, but I'm still interested in whatever thoughts you have on it.]
- Review consent information, including consent to audio-record for research purposes, answer any questions they have, and give them a hard copy of the consent form. Say: *"It's OK to decline to answer any given question or to ask to stop the interview or to have the recorder turned off at any time."*
- I have many questions, and I *will* ask follow-ups often. Please answer each question as you see fit.
- Say: *"Finally I want to emphasize, there are no right or wrong answers to the questions I'll ask. This research is very exploratory; I just really want to hear about your own views and experiences."*
- Do you have any questions about the study before we get started?

Interview Questions - Outline

NOTE: For Retirees, questions about work, the job, the career, activities outside of work during the career, and so on, were posed in the past tense and otherwise appropriately reworded.

Section 1: Job, Identity, and Meaning of Work

1. Please give me a sense of your job, by describing it briefly, in 1-2 minutes.
2. Most jobs include some creative work (by “creative” I mean work that calls for you to do something different, like come up with new ideas, solve complex problems in new ways, or express yourself creatively) and some less creative work (routine work).
 - Please describe your less creative/routine work. How do you feel about it?
 - Please describe your more creative work. How do you feel about it?
3. What is the mix of more creative and less creative work activities in your job? In other words, what percentage of your work would you say is more creative versus what percentage is less creative? Do you feel that’s a good mix? Why or why not?
4. What are the major activities you do outside of work in an average week? What is the mix of creative versus routine activity in your life outside of work? Can you give examples? Are you satisfied with this mix? [Probe: If time with family is not mentioned, and the person does have a spouse and/or children, ask about spending time with family]
5. Now I have a few questions about the place of your job within your life and your sense of who you are. First, I have a pretty broad question about your sense of who you are. Keep in mind that there are no right or wrong answers; we are simply interested in how you see yourself. I wonder if you could give me a few words or phrases to describe [first name] as you see yourself, your self-identity, the core of “Who [first name] is.”
 - Adjectives to describe you? [Continue asking, “Any others?” if less than six provided]
 - Which two adjectives are most important to the way you see yourself?
 - Nouns to describe you? [Continue asking, “Any others?” if less than six provided]
 - Which two nouns are most important to the way you see yourself?
6. Would you be more likely to say that your job is what you do, or your job is who you are? Please explain.
7. Here’s another way of thinking about this question. I have a drawing of various ways to depict you, yourself, and your work (use “Identity Circles” handout). In “A,” they are very separate. In “F,” they are completely overlapping. Which of these drawings seems closest to the way you view yourself and your work? Please explain your choice. [If participant is confused about what “self” means, define as “Your core identity, who you are in your own eyes.”].
8. On a scale of 1-10 (1 being lowest; 10 being highest), how important is your job to you, as you think about your life overall?
9. Is your job more important, less important, or of the same importance to you now, compared to when you started working? If it’s more or less important, why?
10. Is the importance of your job to you something you expect will change in the next few years? If so, how and why?
11. How, if at all, did the importance of your job to you change, as you approached and went through the retirement transition? [Note: This question was asked only of Retirees.]
12. Did you experience a phasing down of your work responsibilities or work hours when you were transitioning out of formal employment? If so, was it voluntary? [Note: This question was asked only of Retirees.]
13. In what ways, if any, do you find your current job meaningful or significant? Can you give me some examples of the most rewarding things about your job? What, if anything, is your job missing that would make it more meaningful?

14. Why did you initially choose your main line of work?
15. Some people describe feeling that they were born to do something, or have a “true calling” in life. Sometimes that relates to work, and other times it’s something else. What about you – have you felt that way? [If yes:] Can you describe what that “calling” was, for you, and whether you think you found it?

Section 2: Everyday Work Life

16. Overall, how positive is your everyday work life at [company]? (On a scale of 1-10, with being lowest positivity and 10 being highest positivity?)
17. What have been the most positive aspects of your everyday work life over the past 6 months? In other words, day to day, what have you enjoyed the most about your work life? Can you give me some specific examples?
18. Most negative aspects of your everyday work life over the past 6 months?
19. In what ways, if at all, has your everyday work life changed over the past 5 years? In what ways, if at all, do you expect your everyday work life to change over the next 5 years?
20. What about your life outside of work? In what ways, if at all, has it changed over the past 5 years? In what ways, if at all, do you expect it to change over the next 5 years?
21. In what ways, if at all, does your organization’s culture, or management, or structure influence your everyday work life and your everyday life overall?

Section 3: Interactions and Relationships

22. In general, how positive do your interactions at [company] tend to be? (1-10) Please explain rating.
23. Any noticeable changes in interactions at work over past 5 years? [Probe for positive/negative] If so, what?
24. Tell me about the most important relationship you have at work right now.
 - Gender
 - Relative age
 - Relative Level in the Organization
 - Personal or work-related or both
 - Familiarity (1-10)
 - Positivity (1-10; explain)
 - What’s important to you about it?
 - How would this person describe the relationship?
 - Example of Interaction
25. If you don’t mind, I’d like to ask you some questions about your relationship with your spouse.
 - Age relative to you
 - Length of time you’ve been a couple
 - How would you describe your relationship with [name]?
 - How do you think [name] would describe your relationship?
26. Tell me about the most important relationship you have outside of work right now, other than [name of spouse/partner].
 - Gender
 - Relative Age
 - Context of interactions
 - Frequency of interactions
 - Familiarity (1-10)
 - Positivity (1-10 ; explain)
 - What’s important to you about it?

- How would this person describe the relationship?
 - Example of Interaction
27. Is there anything else you want to tell me about your interactions and relationships at work or outside of work?

Section 4: Retirement

28. What words, phrases, and images come to mind when I say the following words? Say as many words, phrases, or images as come to mind. There are no right or wrong answers. [NOTE: Spend just a few seconds on each.]
- “work”
 - “retirement”
 - “career”
 - “retiree”
 - “employee”
 - “leisure”
 - “youth”
 - “aging”
 - “time”
29. Now I have several questions about retirement at the end of your career. [For millennial interviewees, add “As I said earlier, I understand that retirement is probably a long ways off for you, but I’m still interested in whatever thoughts you have on it.”]
30. Tell me about your current thoughts and feelings about retirement. How positive are your thoughts and feelings, on a scale of 1-10? [Explain rating]. What are your positive thoughts, if any? What are your negative thoughts, if any?
31. [For millennials]: Does the possibility of your career going down different career paths impact your attitudes about retirement?
32. What about your spouse/partner and your children? What are their thoughts and feelings about your retirement? [Ask only if interviewee has partner/adult children]
33. Do you talk to other people about retirement, at work or outside of work? Tell me about those people (e.g., how well you know them, whether they are older or younger than you, how frequently you talk to them, whether you talk to them about other things, etc.). In what ways, if at all, have those other people influenced your thoughts and decisions about retirement? [If they don’t mention their spouse/partner (if they are in a committed relationship), adult children (if they have any), or any close relatives, ask if they discuss it with them.]
34. When do you think you will retire? [Probe for specific year or age.] Why?
35. When did you officially retire for good? Why? What factors played a role for you in that decision? [Note: This question was asked only of Retirees.]
36. When did you first start thinking about what it would be like to retire? What was most important to you as you thought about that transition? [Note: This question was asked only of Retirees.]
37. Have you already made the decision to retire at that time? If so, what factors played a role?
38. Do you have any work colleagues who you think retired too soon? Too late? In your view, why was it too soon/too late? [Probe for each]
39. Have you already thought about what it will be like to retire? If so, when did you first start thinking about that transition? If not, when do you think you’ll begin thinking about it? What is most important to you as you think about that transition?
40. [Ask this question if they have a spouse/partner who is employed or retired.] What role (if any) do you think your partner’s decision regarding when to retire will play, or has played, in your own decision about when to make this transition? On a scale of 1-10, how important do you think [name of spouse/partner]’s decisions about the timing of his/her retirement [will be] [was] to your

decision making process? [Can probe for information on how the partner's retirement decision was made (is being made).]

41. [If the interviewee has already informed their company of a specific retirement date, ask this in the past tense:] How far in advance do you think that you will notify your organization and department of your retirement? What factors will play a role in that decision?
42. How far in advance to inform organization? Factors in that decision?
43. Which aspects of your work and everyday work life would you like to bring into your post-employment life with you? Which would you like to let go of?
44. Some people think about leaving a legacy at work or in life. Is that something you've thought about? If so, can you tell me what your thoughts are?
45. Which aspects of your life outside of your job do you expect to change when you retire, and in what ways? [Probe for current and expected involvement in hobbies, volunteer work, family activities, etc.]
46. Example of someone with a good retirement life. (Specifics about what's good and why.)
Example of a bad retirement life. (Specifics)
47. In what ways, if at all, has [company] influenced your attitudes toward and decisions about retirement? [Probe for any and all influences.] [For millennials:] In what ways do you think the organization you eventually retire from will influence your attitudes toward and decisions about retirement?]
48. Does [company] have any rituals when people retire, like parties or cards signed by coworkers? If so, what are they and how do you feel about them?
49. What do you think it will be like to retire? What do you think your specific thoughts and feelings will be...
 - As you pack your office?
 - On the day you retire?
 - In the days/weeks/months after?
50. What do you plan to do in your post-employment life, and why? Do you think you will work, either in paid employment or on a volunteer basis?
51. Is there anything else you think I should know about your thoughts and feelings about your work, your everyday work life, or your transition to retirement?
52. One last question: What do you think the best thing about retirement will be?

Table S4: *Interview Protocol for Follow-Up Interviews with the Retiring Group Participants*

**Interview Protocol Used for Follow-Up Interviews
With the Retiring Group (Longitudinal) Participants**

Guidelines for Interviewers

1. **Preparation for the follow-up interview:** The follow-up interviews will be conducted by the interviewer who did the interviewee's previous interviews, to maintain the rapport established. To prepare for each follow-up interview, you (the interviewer) will create a **customized version** of the Follow-up Interview Checklist (either the pre-retirement or the post-retirement version, as appropriate). This work will likely take 4-5 hours, so be sure to allow sufficient time. Creating the customized Checklist involves the following:
 - a. Reading the pre-interview questionnaire that the person will have done for this interview. That will tip you off about any notable events in their life since the last interview, any major changes in their health or financial security, and so on. You will be creating customized questions about any notable events.
 - b. Review transcript of the most recent interview. Also read the summary memo that you created after reading the participant's previous interview. This is necessary to remind you of the person's story, and also to allow you to create the Customized Questions in each section of the interview. You will also use the transcript information to modify any questions as needed.
2. **Conducting the Interview**
 - a. Like the initial interview, this interview will be semi-structured. Let it be even more open-ended, because the customized questions might lead the person to particularly important and interesting responses.
 - b. Cover the question sections in roughly the order presented in this Interview Guide. You may change the order if that seems more natural (given the person's responses), but remember to keep track of and (if possible) leave time for those question sections you have skipped.
 - c. During the interview, do express empathy when appropriate, but don't share details of your own personal experiences in a way that directs participant or shuts down possibilities for them. Do be warm and friendly; smile and nod as the person is speaking (unless they are discussing something sad or difficult), but avoid biasing them by subtly reinforcing certain responses. IF the interviewee is stumped as to how to answer a question, you can provide a brief neutral personal example or general example ("For example, some people talk about...") to illustrate. If the interviewee is still struggling to answer a question, try rephrasing it or refer back to an answer from a similar/relevant question. If this does not help, just let the question go and move on.
 - d. It may happen that the interviewee has already answered a particular question in response to a previous question in the interview. If that happens, move on if you already have all of the information. If you are missing answers to specific probes, refer back to the interviewee's earlier response when asking the new question and request clarification or elaboration on the specific information still needed.
 - e. Immediately after the interview, record your thoughts and impressions into the recorder (after saying your name, identifying the interviewee you are talking about, and giving the date & location). These will be transcribed, along with the interview itself.

Interview Introduction Outline

- Begin interview with greeting and overview of study (if they need it), as in the initial interview
- Provide study information, as in the initial interview
- Provide consent information and receive consent to turn on recorder, as in the initial interview
- Greetings & thanks. I expect this interview to take approximately 1-2 hours, although it could take a bit less or a bit more time. When do you have to end? I want to respect your schedule.
- This interview focuses on your experiences since your last interview. The purpose is to get an update since your previous interview, including any changes in your activities, views, attitudes and feelings as you [approach retirement] [live your retirement life].
- I have many questions, and I *will* ask follow-ups often. Please answer each question as you see fit. As always, there are no right or wrong answers; I just want to hear your thoughts, your story.
- Do you have any questions about the study or this interview before we get started?

Interview Questions - Outline

Section 1: Notable Events Since the Last Interview

1. *[If the person replied “Yes” to the pre-interview questionnaire question about whether they have experienced any notable life events or changes since their last interview, ask:] **On the Background Questionnaire you filled out a few days ago, you mentioned one [some] notable events [changes]. Can you tell me about it and how you feel about it?** If the person has had a particularly positive or negative event in their life since the last interview, such as getting married or becoming widowed, express congratulations or condolences.
2. Your previous interview was on _____ [Date]. Sometimes people think about the interview afterwards, or talk to other people about it; sometimes they even think of something they wish they had mentioned. Do you recall thinking or talking about that interview at all afterwards? [If Yes:] Is there anything you’d like to fill me in on? [If No:] That’s fine!

Section 2: Retirement

1. Customized Questions [Insert customized questions based on analysis of prior interview]
 - a. *Example: *[CUSTOMIZED QUESTION:] When you talked about retirement in your last interview, one of the main themes seemed to be [interviewer chooses one important theme, with an illustrative quote if there’s a short one]. Can you tell me about your recent thoughts and experiences about that, and if there have been any changes since your last interview? [Interviewer can follow up with a second major theme, if there was another that seemed really important.]*
 - b. *[If this is their first interview after their retirement date, ask for their experiences, thoughts, and feelings on the days leading up to it, that specific day, and their experiences, thoughts, and feelings in the days after it.]*
2. Here’s that little word association game we did in the last interview. What words, phrases, and images come to mind when I say the following words? Say whatever pops into your mind first, word, phrase, or image. [NOTE: Spend just a few seconds on each.]
 - a. “work”
 - b. “retirement”
 - c. “career”
 - d. “retiree”
 - e. “employee”
 - f. “leisure”
 - g. “youth”
 - h. “aging”
 - i. “time”
3. Tell me about your current thoughts and feelings about your retirement. [Probe for both positive and negative thoughts and feelings. Be sure they talk about their *own* retirement, not retirement in general.]
4. [Ask this only if they are still preretirement and if they *haven’t* informed their organization of their retirement date yet or if they informed their organization since their last interview:] You mentioned in your last interview that you expected to inform [company] of your retirement date _____ in advance. Is that still the plan? [OR:] Did you tell them _____ in advance?
5. [Ask this only if they are still preretirement and if they *have* informed their organization of their retirement date already:] In what ways, if at all, has the organization been preparing itself or you for your upcoming transition into retirement, since your last interview?
6. [Ask this only if they are still preretirement] Since your last interview, have you done anything at work or outside of work to prepare for retirement?

7. In your last interview, you mentioned you planned to _____ in retirement. Have your plans for retirement changed at all since then? If so, how?
8. Is there anything else you think I should know about your thoughts and feelings about your transition to retirement, or the way your retirement planning is going so far?

Section 3: Job, Identity, & Meaning of Work

1. Customized Questions [Insert customized questions based on analysis of prior interview]
 - a. *Example: [CUSTOMIZED QUESTION, if (and only if) there was an important theme in this section in the previous interview:] When you talked about your job and the meaning of work in your life, in your last interview, one of the main themes seemed to be [interviewer chooses one important theme, possibly with an illustrative quote]. Can you tell me about your recent thoughts or experiences on that, and if there have been any changes since your last interview? [Interviewer can follow up with a second major theme, if there was another that seemed really important.]*
2. *[Asked every other interview.] Show the Identity Circles figures.] You might remember these diagrams, where one circle represents you as you see yourself (your core identity) and the other represents your work. In your last interview, you chose [] as the figure that best represented how you viewed yourself and your work. Has that changed at all for you? If so, which would you choose now? Explain.
3. [Asked every other interview.] Here's that pretty broad question about your sense of who you are. Keep in mind that there are no right or wrong answers; we are simply interested in how you see yourself. I wonder if you could give me a few words or phrases to describe [first name] as you see yourself, your self-identity, the core of "Who [first name] is."
 - o Adjectives to describe you? [Continue asking, "Any others?" if less than six provided]
 - o Which two adjectives are most important to the way you see yourself?
 - o Nouns to describe you? [Continue asking, "Any others?" if less than six provided]
 - o Which two nouns are most important to the way you see yourself?
4. As you approach retirement from [company], have your thoughts and feelings about your job or the company changed in any way? If so, how? [Probe for positivity/negativity.]
5. *In your last interview, you said that the importance of your work within your life was a [] on a 10-point scale of importance, where 1 was the lowest possible and 10 was the highest possible. Has that changed in any way since your last interview? If so, how?

Section 4: Everyday Work Life [Asked only if the person was currently working.]

1. Now I have a couple of questions about your everyday work life. By everyday work life, I mean the thoughts, feelings, and motivation that you have at work most days.
2. Customized Questions [Insert customized questions based on analysis of prior interview]
 - a. *Example: *[CUSTOMIZED QUESTION, if (and only if) there was an important theme in this section in the previous interview:] When you talked about your everyday work life in your last interview, one of the main themes seemed to be [interviewer chooses one important theme, possibly with an illustrative quote]. Can you tell me about your recent thoughts/experiences on that theme, and if there have been any changes since your last interview? [Interviewer can follow up with a second major theme, if there was another that seemed really important.]*
3. In what ways, if at all, has your everyday work life changed since your last interview? Has anything caused you to feel or think more positively about your everyday work life? More negatively? Can you give some specific examples?
4. Has the type of work you're doing changed, or have you experienced a phasing down of your work responsibilities or hours, since your last interview? If so, how? Have these changes been voluntary?

Section 5: Interactions and Relationships

1. Customized Questions [Insert customized questions based on analysis of prior interview]
 - a. *Example: *[CUSTOMIZED QUESTION, if (and only if) there was an important theme in this section in the previous interview:] When you talked about your interactions and relationships at work in your last interview, one of the main themes seemed to be [interviewer chooses one important theme, possibly with an illustrative quote]. Can you tell me about your recent thoughts/experiences on that, and if there have been any changes since your last interview? [Interviewer can follow up with a second major theme, if there was another that seemed really important.]*
2. [Ask only if working:] Have there been any noticeable changes in your interactions and relationships at work since your last interview? [Probe for positivity/negativity of the changes and specific examples.]
3. [Ask only if still pre-retirement] Have you informed your colleagues of your upcoming retirement?
 - a. If yes ask: Have you noticed any people at work acting differently toward you since you informed them of your retirement date? If so, how? [Probe for specifics, including whether those people were same-age, younger, or older, and how the interviewee feels about the change.]
4. Have you noticed any changes in your close personal relationships since your last interview, such as your relationship with your [spouse/partner – if any] close relatives, or close friends? If so, can you describe the changes?
5. Have you developed any new relationships since your last interview? If so, can you tell me a bit about those, and how you feel about them?
6. *Is there anything else you want to tell me about your interactions and relationships with people, or any other topic related to this interview?

Section 6: Conclusion

- That's it! As you know, we'll be contacting you again in 3-4 months, to schedule the next follow-up interview. Thank you very much!

Table S5: Stages of Data Analysis

Stage of Project	Research Question at Stage Beginning	Primary Activities	Key Theoretical Discoveries/Insights	Specific Modifications to Data Collection & Data Analysis Based on Insights
Commencement of larger research program	“What thoughts, feelings, and experiences do professionals have regarding the transition to retirement at various career stages?”	<ul style="list-style-type: none"> Reviewed the retirement literature, revealing role of health and wealth Created initial interview protocol Began data collection 	<ul style="list-style-type: none"> Participants’ thoughts, feelings, and experiences with retirement varied widely 	<ul style="list-style-type: none"> Recruited employed and retired professionals with satisfactory physical health and financial security
Stage 1: Open coding for themes of interest	“What thoughts, feelings, and experiences do professionals have regarding the transition to retirement at various career stages?”	<ul style="list-style-type: none"> Continued data collection Entire research program team open-coded subset of interviews with a group of retired participants Each member of the research program team produced memos of various themes they identified across interviews; these memos were then discussed by the entire team 	<ul style="list-style-type: none"> First author identified “death & mortality” as emergent theme with memo of initial evidence from subset of interviews 	<ul style="list-style-type: none"> Decision made for first author to start a separate project, continuing analysis of all completed interviews, to identify type and extent of death-related thoughts, feelings, and experiences Decision made for interviewers to probe into death theme, but <i>only if</i> participants raised the issue in a substantive way in interview responses
Stage 2: Focused coding of death-related cognition	“How does death awareness play a role in thoughts, feelings, and experiences with the transition to retirement?”	<ul style="list-style-type: none"> Continued data collection Focused coding of all interviews, with special focus on segments of text plausibly relevant to death. 	<ul style="list-style-type: none"> Concluded death was prominent in only certain participant cases; broader existential concerns better described the full data set. 	<ul style="list-style-type: none"> Produced memo explaining that death-relevant cognition was less about mortality (survival, morbidity, etc.), and more about “life’s time” and how participants dealt with its finite nature. Research team added “Time” as a new word in the Word Association portion of the interview Research team added new question on how participants saw the role of work in their life, specifically, if they viewed work as a calling and, if not, how they saw it.
Stage 3: Focused coding of what came to be called “global life construal”	“How do existential considerations play a role in thoughts, feelings, and experiences with the transition to retirement?”	<ul style="list-style-type: none"> Continued data collection Produced narrative profiles of each Retiring participant (cohort of 12) with detailed memos of each participant’s meaning-making about retirement across time, with special attention to how participants dealt with the existential implications of retirement 	<ul style="list-style-type: none"> Observed that some participants showed little to no existential-relevant cognition across interviews, whereas it was quite central to others; also observed differences in how existential matters manifested. Induced a preliminary model of meaning-making about retirement life, beyond the effects of the salience of mortality on retirement cognition 	<ul style="list-style-type: none"> Produced detailed narrative profiles of each Retiring participant, enabling analysis of each participant as a case study in and of itself. Research assistant helped with creation of memos, with oversight of first author. Performed literature review of retirement, existential psychology, adult development, propection, and meaning of work. Comments received from entire research program team on memos to ensure accuracy of interpretations of each participant case Second author joined first author on the project, primarily by reviewing & discussing memos and, secondarily,

<p>Stage 4: Synthesis of observations of global life construal; identification of quotidian life construal</p>	<p>“How does the construal of working life and retirement life vary between individuals?”</p>	<ul style="list-style-type: none"> • Continued data collection • Produced “memo of memos,” synthesizing findings from each Retiring case study to induce categories of how participants made meaning of work and retirement in existential and non-existential ways 	<ul style="list-style-type: none"> • Induced four life cognition modes upon identifying varying degrees of adoption (from strong to weak) of global and quotidian construal, then categorizing the strong and weak extremes of each, creating a typology • Identified defining features of each cognition mode 	<p>by analyzing some cases. Throughout this and subsequent stages, the two coauthors frequently discussed emerging concepts.</p> <ul style="list-style-type: none"> • Distinguished “global life construal” from “quotidian life construal”, and outlined the features of each form of cognition • Reviewed the narrative psychology literature
<p>Stage 5: Analysis of cognition modes across time</p>	<p>“How does the construal of working life and retirement life fluctuate across time for individuals, and how does this across-time construal vary between individuals?”</p>	<ul style="list-style-type: none"> • Continued data collection • Investigated longitudinal patterns in Retiring group – changes within each case, across interviews, and then differences across cases in the longitudinal patterns 	<ul style="list-style-type: none"> • Induced theory on processual dynamics of life cognition modes across time 	<ul style="list-style-type: none"> • Revised case memos with new theoretical language • Created “memo of memos” summarizing new insights/ revised typology • Collected new data from Retiring group through survey with open-ended questions about their retirement life, including questions about life construal. Example: “<i>Since you retired, has your thinking about what it means to live a good life changed? If so, how?</i>”
<p>Stage 6: Analysis check and theory elaboration for Retiring group</p>	<p>“How do people construe their lives during the transition to retirement?”</p>	<ul style="list-style-type: none"> • Continued data collection • Revised memos incorporating new theoretical language and understandings. 	<ul style="list-style-type: none"> • Revised interpretation of cases following discussions between first and second author, as well as consultations with entire research program team. 	<ul style="list-style-type: none"> • Extensive discussions between first and second author – and periodic discussions with entire research program team – to ensure accurate depictions and interpretations of participant cases. • Collected new data from Retiring Group through a final interview with new questions. Example: “<i>People often think through possibilities, plans, and hopes regarding their near-term future and/or their far-term future, such as what the next day or week might involve, or what the next several years and decades might mean to them. If and when you think about your own future, what do you tend to think about?</i>”
<p>Stage 7: Revising theory to elaborate on links between construals of working life and retirement life</p>	<p>“How do people at various career stages construe their working life and actual or anticipated retirement life?”</p>	<ul style="list-style-type: none"> • Extensive review of construal statements across all 120 participant cases (including people in early career, late career, retirement transition, and retirement) 	<ul style="list-style-type: none"> • Patterns observed in how working life and retirement life construal are related, across different career stages. • Refined theory based on review of the literature on construal level theory (CLT) • Elaborated theory by adding observations about retirement life outcomes for each of the four life construal modes 	<ul style="list-style-type: none"> • Produced construal memos for all 120 participants • Produced a final memo distinguishing how various forms of construal of working life and retirement life relate in the 120 cases