

# Supporting Life Satisfaction Throughout the Retirement Transition

*Research Article*

Volume 1 Issue 1- 2024

## Author Details

Alyssa Brunner OTD OTR/L, Aneta Glowacz OTD OTR/L, Megan Grabowski OTD OTR/L, Gianna McGuire OTD OTR/L, Lisa Knecht-Sabres DHS OTR/L

Professor Occupational Therapy, Midwestern University, USA

## \*Corresponding author

Lisa J Knecht-Sabres, Professor Occupational Therapy, Midwestern University, Downers Grove, USA

## Article History

Received: November 08, 2024 Accepted: November 11, 2024 Published: November 14, 2024

## Abstract

**Introduction:** This study examined what factors support well-being and how occupational therapy (OT) can assist individuals in the retirement transition.

**Methods:** This study used sequential explanatory mixed methods design. Data was collected via surveys and focus groups. Quantitative data was analyzed with descriptive statistics. Qualitative data was thematically analyzed.

**Results:** Of the 107 respondents, 79% specified that roles and activities helped preserve their sense of identity in retirement. While 60% indicated they participated in financial preparation, only 18% partook in leisure exploration prior to retirement. Moreover, 35% reported they did not engage in any form of preparation. Focus groups revealed five themes: (1) Retirement provided increased opportunity to engage in meaningful leisure and social participation activities; (2) Retirement resulted in increased life satisfaction; (3) Numerous barriers impact quality of life in retirement; (4) Level of preparation prior to retirement impacted life satisfaction; and (5) Numerous factors enhance quality of life and life satisfaction in this transition.

**Conclusion:** This study suggests that OT is underutilized in retirement preparation. OT can play a key role in helping individuals explore, identify, and participate in meaningful occupations, thereby fostering a smooth and satisfying transition into retirement.

## Introduction

With 10,000 people in the United States reaching 65 years old every day, and the baby boomer generation all turning 65 or older by 2030, retirement will be a prevalent life experience for many in the coming years [1]. As these numbers expand, the baby boomer generation, individuals born between the years 1946-1964, are expected to outnumber the population of children for the first time in U.S. history, leading to an unprecedented number of retirees [1]. Retirement, although a happy and relaxing time for many, can also bring about stress and uncertainty as people withdraw from their meaningful occupations and everyday roles as daily routines change. To address this unstructured and transitional period, trained occupational therapists can be of great value in facilitating a smooth transition during this major life event. Thus, the purpose of this study was to examine what factors support well-being and life satisfaction in retirement, as well as explore how occupational therapy can be an asset to those in this transitional stage of life.

## Retirement Transition

Retirement is a major transition in one's life which can lead to a plethora of both positive and negative emotions, feelings, and circumstances. On the positive side, individuals gain the time and freedom to engage in new activities and experiences at their own pace [2]. However, retirement may also be a challenging time, as some people encounter a variety of losses. For instance, some individuals have found the loss of structure and decreased engagement in meaningful work tasks and activities leads to a loss of identity and a decreased sense of purpose or usefulness. That is, even though retirees have the freedom and time to do new things, many of them feel lost as they do not know how to fill their time [2]. Additionally, some retirees have found retirement to impact their level of social participation and have identified a loss of social relationships as a negative aspect of retirement [2]. Similar to work providing structure and purpose to one's life, work can also

provide opportunities to socialize, feel connected, and be supported by others [3]. Thus, retirement can negatively impact these above-mentioned opportunities and feelings.

## Roles, Habits, & Routines

Roles are often dynamic as people often engage in new roles and lose roles throughout their life due to various life circumstances. Carrying out roles helps individuals experience a sense of purpose, identity, and structure [4,5]. Work is a major role in life and when that role is lost with retirement, people may struggle with finding purpose, evolving their identity, and creating new routines for their daily lives [6]. Maintaining roles creates stability within the retirement process and helps adapt to change in a gradual manner [6]. Occupational therapists can identify and help individuals engage or re-engage in meaningful roles when disengagement or an unexpected loss or change in one's desired roles occurs [5].



Habits are the specific and automatic behaviors that are performed repeatedly, relatively automatically, and with little variation [5]. Habits help organize time and resources so that less thought and energy is needed throughout the day [5]. Routines are patterns of behavior that are observable, regular, repetitive, and provide structure for daily living [4]. Because roles, habits and routines can provide structure to one's day, losses can be very disruptive to one's life. Retirement, or the loss of the worker role, often has a significant impact on one's daily habits and routines and can lead to difficulties during this transitional period of one's life [7].

## Engagement in Meaningful Activities

In addition to a balanced set of roles, habits, and routines, engagement in meaningful activities has been identified as an important factor that contributes to one's life satisfaction and sense of well-being during retirement [8,9]. For instance, Hamm et al. [10] identified an association with remaining actively engaged post-retirement and stability, adaptation, and psychological adjustment. More specifically, they discovered that there were many beneficial outcomes for individuals who remained engaged in meaningful activities post retirement and demonstrated that this can be accomplished in a variety of ways such as part-time work, volunteer work, housework, educational pursuits, and a variety of leisure pursuits [10]. Although not extensively researched, engagement in meaningful activities is a concept which is beginning to emerge as a central aspect in a successful retirement transition [8]. For instance, Pettican [8] asserted that the establishment of a satisfying retirement routine is achieved through retirees having a choice of meaningful occupations that can be accessed and participated in as desired. Meaningful activities allow people to recognize the importance of family values, relationships, and worldviews during the retirement transition. Thus, Osborne [7] asserted that it is imperative to aid recent retirees in identifying aspects of their preretirement life that can make positive contributions to their transitional experience.

## Leisure Pursuits

Retirement is often a time which affords opportunities for individuals to engage in meaningful leisure pursuits, as they typically have more time to explore leisure opportunities as they are not constricted by the demands of work every day. For instance, Henning et al. [11] found that engagement in intellectual, social, and/or physical activities increased after retirement. Additionally, adults who chose to engage in physical leisure activities, such as walking or aerobics, reported having better quality of life indicators such as physical functioning, levels of pain, social functioning, and emotional balance [2]. Similarly, engagement in social leisure activities, like going out to eat, visiting friends or family, or cultural and/or religious activities, have been associated with better well-being and mental health as they are known to provide social support and feelings of relatedness and belonging [12]. Likewise, intellectual activities such as reading, using the computer, or doing crosswords have been associated with better cognitive health for older adults [13]. Thus, involvement in meaningful leisure pursuits has been found to have a high value in retirement and believed to be a major source of well-being and mental health in retirement, as it allows people the opportunity to partake in activities which bring enjoyment in their lives [2,12].

## Self-Identity

Researchers have identified that both personal identity and social identity influence the development of one's self-identity [7]. Personal identity relates to how an individual views themselves and social identity is how others see that individual [7]. Personal identity is developed over a long period of time and work can play a major part in shaping one's identity. Therefore, when the worker role ceases,

some individuals feel a sense of uncertainty about who they are and even begin to ask themselves questions such as: Who am I? or Who am I now that I am retired? [7]. In other words, retirement can significantly challenge and threaten one's self-identity [7,9]. However, if one possesses numerous roles in life, they can all contribute to one's sense of self-identity and can help support the losses experienced during retirement [7]. That is, non-work-related facets of an individual's identity, such as volunteer work or activism can preserve one's identity when retirement occurs [7]. In other words, when an individual immerses themselves in meaningful occupations, outside of the worker role, it can help to sustain an individual's self-identity and create new aspects of an individual's identity [14]. Pursuing a variety of activities promotes self-actualization; that is, an individual is able to re-define oneself by exploring and engaging in personal interests [7].

## Life Satisfaction

Life satisfaction refers to the extent to which a person views their life as being rich, meaningful, full, or of high quality [15]. Many elements, such as household income, available resources, health status, social support, housing, satisfaction with leisure pursuits, and active participation have been found to significantly influence one's life satisfaction [16,17]. Additionally, major transitions in life, such as retirement from work, can have either a positive or negative impact on one's level of life satisfaction [18]. For instance, since retirement leads to changes in life such as a dramatic shift in one's daily routines as well as changes in social roles and relationships [6], retirement can lead to increased episodes of depression and other psychological issues [19,20]. Furthermore, individuals who experienced decreased physical health and/or expedited aging in retirement, tend to be at higher risk for mental health problems [21] and decreased life satisfaction [6]. In other words, it is possible that diminished health post-retirement may impact one's ability to partake in meaningful roles and occupations in retirement, which may exacerbate struggles in the retirement transition and negatively impact self-perceived levels of life satisfaction.

In contrast, Weber & Hülür [6] provided evidence to suggest that leaving the workforce can be associated with enhanced life satisfaction, especially for those who viewed their workplace as a negative space. Yet, retirees who viewed their former work environment as a positive space, often reported decreases in life satisfaction which was believed to be related to the loss of a major role in life and perhaps also due to decreased social engagements with co-workers [6]. Additionally, Weber and Hülür's [6] noted that retirees with higher social participation had higher levels of life satisfaction. Interestingly, Hansson, et al. [17] discussed many benefits to bridge employment (paid work after retirement from one's main career/job), which included improved life satisfaction during the retirement transition. Whereas Sohler, et al. [18] found that, on average, retirees do not immediately report a different level of life satisfaction after retiring, but, lower levels of life satisfaction are reported two years after retirement. This phenomenon was believed to be related to the idea that when people retire, they have more time to do the things they want to do, but, at the same time can lead to disappointment as retirees' initial expectations may have been overzealous and/or unrealistic [18]. Continuing roles, being engaged in meaningful activities, and maintaining social relationships post retirement are beneficial in the retirement transition and can facilitate life satisfaction and well-being [10].

## Meaningfulness and the Role Occupational Therapy plays in Retirement

Meaningful occupations can be described as all the things that people do every day that are purposeful, meaningful, and culturally relevant [22]. When considering the retirement transition, it is evident that a



great shift in one's occupation participation occurs. Thus, new retirees may explore and search for meaningful activities and occupations to fill their time and to find new meaning within themselves and their lives. The profession of occupational therapy is based on the belief that active engagement in occupation promotes, facilitates, supports, and maintains health and well-being [23]. Retirement is often reflected as a new life stage for individuals, which can evoke a range of emotions [8]. Studies have shown that individuals' identities and sense of self go through a significant period of readjustment, thus evoking a new search for meaningfulness within their lives [8]. Individuals who are going through the retirement transition are immersed in vast opportunities to think about what is meaningful to them, and the underlying meaning of all that they do in their lives. Occupational therapists can play a key role in helping individuals explore, identify, and participate in meaningful occupations which can facilitate a smooth and satisfying transition into retirement [9]. Participating in meaningful occupations and activities can promote overall health and wellness [9].

Since occupational therapists recognize the importance of engagement in meaningful occupations, including one's roles in life and leisure pursuits, occupational therapy could play an important role in preparation for retirement at both the individual and population level. For example, incorporating leisure education in retirement preparation programs could help people identify where, what, and/or how to engage in meaningful leisure activities, as identifying meaningful pursuits prior to retirement often takes longer than anticipated; however, if done gradually, over time, it can help minimize the stress and anxiety associated with retirement [6]. Occupational therapists could also aid clients in understanding characteristics of their former life structure that were meaningful, but perhaps not fully tapped into, yet may be more meaningful during retirement (e.g., recreational activities, hobbies, and volunteering) [9].

The retirement transition may create unfamiliar obstacles, such as making large decisions regarding how to spend one's time (e.g., What should I or can I do with all this time on my hands?) [7]. This question may become more daunting due to the awareness that retirees are making decisions that have the potential to shape the remainder of their lives in terms of meaning, well-being, and life satisfaction [24]. Occupational therapy can assist people during this time of uncertainty by helping individuals identify and create goals, as having life goals that continue into retirement is crucial for a successful transition [7].

Thus, the purpose of this study was to examine what factors support well-being and life satisfaction in retirement, as well as how occupational therapy can be an asset to those in this transitional stage. To meet these objectives, the researchers explored non-traditional aspects of the retirement transition such as engagement in meaningful activities, social support, and a better understanding of oneself, as these researchers discovered that the literature seemed to focus and prioritize on the financial preparation prior to retirement.

## Methods

### Research Design

This study used a sequential explanatory design [25,26] to explore and gain a better understanding regarding how occupational therapists can better support individuals transitioning into retirement, and to identify methods of improving their self-perceived level of life satisfaction as well as their overall sense of well-being during the retirement transition. More specifically, the researchers implemented a sequential explanatory mixed methods design using a survey and focus groups; it consisted of two phases of data collection beginning with the collection of quantitative data, which was followed by the collection of qualitative data. This research design was intentionally chosen to explain and expand on the prior quantitative results and

to provide a more comprehensive understanding of the retirees' retirement process [25,26]. This study was approved by the University's Institutional Review Board and informed consent was obtained from the participants before any data was gathered.

### Recruitment and Participants

Convenience and snowball sampling were used to recruit participants for the online survey and focus groups. More specifically, in order to recruit survey participants, the researchers posted links to the survey and quick response (QR) codes regarding the research opportunity on social media platforms such as Facebook, Instagram, and Twitter. Researchers also notified personal and professional acquaintances regarding this study via emails and/or spoken communication. Lastly, the researchers used snowball sampling to help recruit participants for the survey. In order to recruit participants for the focus groups, the survey informed participants regarding the opportunity to provide additional information by partaking in a focus group.

Since the survey was anonymous, the researchers asked individuals interested in participating in a focus group to email or call the researchers for scheduling. Because of limited expressed interest in the focus group from the survey responses, the researchers expanded recruitment measures for the focus groups by posting announcements on social media platforms such as Facebook, Instagram, and Twitter. Similar to the survey recruitment, researchers notified personal and professional acquaintances via emails to and/or spoken communication regarding the focus group opportunity as well as used snowball sampling to help recruit participants for the focus groups.

Since retirement can occur at varying ages and occur in varying forms, the researchers of this study attempted to maximize potential participation in this study by setting the following inclusion criteria. In order to participate in this study, participants needed to: [1] have been retired within the last three years from their full-time job and/or career; [2] be between the ages of 45 and 90 years old; and [3] be able to read, speak, and understand English.

### Data Collection

A researcher developed survey was created on Research Electronic Data Capture (REDCap), a secure online software developed for research purposes. The survey gathered both quantitative and qualitative data via the use of closed ended [ $n = 10$ ] and open-ended [ $n = 2$ ] questions (see Appendix A). The REDCap survey was informed by the literature and modified according to expert opinion. A majority of the survey questions were aimed at gathering information regarding how one's life has changed since retirement, specifically their roles, routines, self-identity, and their engagement within identified interests. The survey also inquired about the participants' self-perceived life satisfaction, feelings of boredom and loneliness, as well as their sense of purposefulness and meaningfulness after retirement. Open-ended questions asked the participants to list the top three things they enjoy most about retirement and the top three things they enjoy least about retirement. Participation in any retirement preparation activities and basic demographic information such as age and gender was also collected.

In addition to the qualitative data collected from the surveys, the researchers gathered qualitative data from semi-structured focus groups. The semi-structured focus group questions were informed by the literature and modified according to expert opinion. Focus groups were audio-recorded, transcribed verbatim, and lasted approximately 60 minutes each. Focus group open-ended questions [ $n = 10$ ] were used to guide topics and spark conversation about the experiences of retirement and how it impacted one's well-being and life satisfaction. A few topics that the researchers discussed within the focus group participants included: life satisfaction and well-being, retirement preparation, changes in self-identity, benefits, and challenges of



retirement, as well as advice for future retirees (see Appendix B). The focus groups were run by the first four researchers of this study, with each focus group being led by at least two of the researchers. Data from the focus groups were entered into Otter transcription software and were reviewed for accuracy and transcribed verbatim by the first four authors.

### Data Analysis

The quantitative data obtained from the survey responses was analyzed with descriptive statistics via frequencies and percentages. Qualitative data was thematically analyzed via keyword extraction [25]. Thematic analysis is a process for analyzing qualitative data that involves searching across a data set to identify, analyze, and reveal repeated patterns [25]. Researchers individually coded all of the qualitative data and then cross-checked codes for inter-coder agreement. Re-coding of data occurred until consensus was reached. To enhance trustworthiness of findings, peer debriefing and expert review were implemented throughout the data collection and analysis process. Additionally, informant feedback (respondent validation/member checking) was used to enhance the accuracy and trustworthiness of the findings.

This occurred by emailing a summary of the findings to participants after the completion of data collection. Member checking also gave the participants another chance to offer any additional thoughts. True to a mixed methods design, the researchers compared and contrasted both quantitative and qualitative findings during the data analysis and interpretation process. Thus, rigor and trustworthiness of the results was enhanced by triangulation of the data. Finally, the findings from

this study were compared with the existing literature.

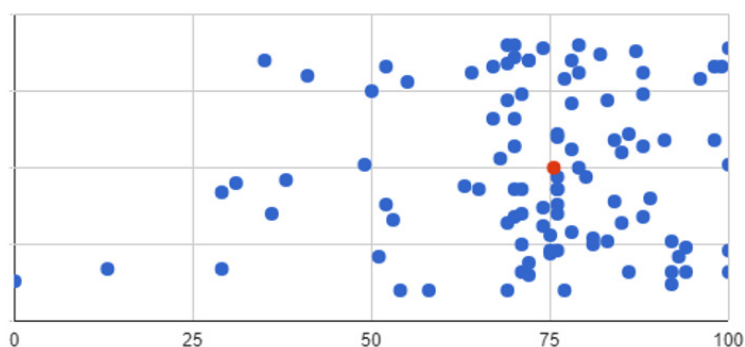
## Results

### Quantitative Data From the Survey

A total of 107 participants completed the survey. The participants ranged in age from 45 to 84 years of age, with most of the participants (69%) being in the 60 to 64 (33%) or in the 65 to 69 (36%) age range. Most (77%) of the participants identified as female (n=82) and 23% as male (n=25). The majority (60%) of the participants (n=64) indicated that they participated in financial preparation opportunities prior to retirement. However, only 18% of the participants (n=19) took part in leisure exploration activities, 8% (n=9) participated in emotional/psychological preparation activities, and 35% of the participants (n=37) reported that they did not engage in any of the above listed activities prior to retirement.

Most participants (78%) reported that they were not bored or lonely during retirement, yet 22% of the participants (n=24) expressed being bored and lonely in retirement. Similarly, although the majority of participants (72%) reported that they have not struggled with their self-identity or self-perceived sense of purpose or meaning in life since retirement (n=77), more than 25% of the participants (n=28) indicated that they struggled with their self-identity or self-perceived sense of purpose or meaning in life after retirement (see Figure 1 & 2). Likewise, while 82% of the participants (n=86) did not feel that they lacked purpose or meaningfulness in their life; however, 18% (n=19) felt that they lacked purpose or meaningfulness in their life after retirement.

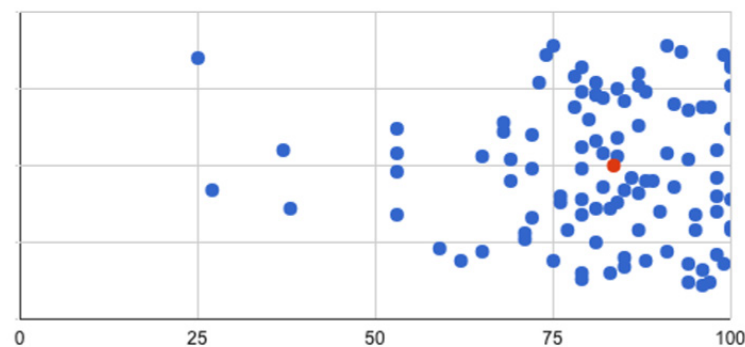
**Figure 1:** Self-reported life satisfaction before retirement.



(0 = not satisfied at all, 100 = extremely satisfied).

Counts/frequency: Mean: 72.5, Standard deviation:  $\pm 18.79$

**Figure 2:** Self-reported life satisfaction after retirement.



0 = not satisfied at all, 100 = extremely satisfied).

Counts/frequency: Mean: 81.4, Standard deviation:  $\pm 15.52$ .





Correspondingly, 24% of the participants (n=26) indicated that retirement was a difficult adjustment in their life. Most of the participants (79%) indicated that new or previous roles and activities helped preserve their sense of identity in retirement (n=84). Likewise, 94% of the participants (n=100) expressed that retirement afforded them the opportunity to have more time to engage in desired activities and interests.

## Qualitative Results

### Qualitative Data from Survey

Results of the open-ended survey questions were analyzed via keyword extraction. Counts and percentages were included for topics which were reported by many of the participants. These topics included: [1] Self-identity after retirement; [2] Purpose or meaningfulness in life after retirement; [3] Engagement in desired activities and interests post-retirement; [4] Adjusting to retirement; [5] Things that retirees enjoy most about retirement; [6] Things that retirees do not enjoy about retirement; and [7] Words of advice and/or recommendations for future retirees.

### Self-identity after retirement

A third of the participants (n=30) reported struggling with their self-identity or self-perceived sense of purpose or meaning in life after retirement and associated this with feelings of guilt over retiring, having a lack of stimulating activities, loss of socialization, and feeling uncertain with their new identity as contributing factors. For instance, one participant stated, "In the beginning of my retirement, I did feel lost, sad, and guilty over being retired so young." Whereas another

participant noted, "I am in the process of transitioning from a place where work defined my success, to [asking myself] What do I enjoy and what is fulfilling for me in retirement?"

### Purpose or meaningfulness in life after retirement

Approximately 20% of the participants (n=19) indicated they felt a lack of purpose or meaningfulness in their life after retirement. For instance, one participant exclaimed: "I don't feel like I fit in anywhere... I feel misunderstood." Whereas two participants shared that: "I am working on figuring it out." Participants indicated that participating in occupations such as volunteering, part-time work or taking educational classes increased their sense of purpose and/or meaning in life. Additionally, 66% of participants (n=70) indicated that engaging in exercise to better their health and planning how to spend one's time in advance helped fill the voids they experienced.

### Engagement in desired activities and interests post-retirement

Participants' responses (n=107) indicated that they have more time to enjoy leisure interests in retirement. Ninety-three percent (n=100) reported that retirement afforded more opportunities to engage in interests and desirable activities. Some of those interests included: reading (n=29), spending time with family (n=25), gardening (n=17), exercise (n=13), walking (n=13) traveling (n=12), volunteering (n=10), fishing (n=3), swimming (n=3), house projects (n=3), being outdoors (n=3), cycling (n=2), going to church (n=2), cooking (n=1), attending live events (n=1), language studies (n=1), and attending cultural events (n=1) [Table 1].

**Table 1:** Participation in Leisure Post-Retirement (n=107).

Leisure Activities	Participation (%)
Hobbies & Leisure	75.5
Sport & Exercise	66
Socializing	71.7
Community activities	30.2
Cultural events	27.4
Volunteer work	40.6
Home projects	37.7
Part-time employment	29.2
Caregiver role	42.5

### Adjusting to retirement

Approximately 25% of the participants (n=26) reported having a difficult time adjusting to changes in their everyday life after they retired. Participants indicated experiencing a lack of structure and feeling lost after they retired. Other participants indicated that they experienced difficulties with purchasing health insurance and adjusting to financial changes as a result of retirement. Other difficult adjustments included difficulty adapting to new environments, missing friends at work, and experiencing long, boring days.

The COVID pandemic also had an impact on adjusting to everyday life after retiring. One participant stated that "there is now a lack of structure - work defined [times for] meetings, due dates for activities, and was all consuming. In retirement, you have to create this structure and focus." Another participant stated:

Not being told what to do and how to do it was hard. It's like when you hit the brakes quickly in a car and your purse flies off the seat ... I had to examine my rules for myself. You can't watch reality TV all day. You should be doing something productive.

### Things that retirees enjoy most about retirement

Approximately 27% of the participants (n=29) enjoyed spending time with their families. Participants also indicated that having more free time and flexibility (n=21), less stress (n=17), and the ability to travel (n=13) were all contributors to enjoying retirement. Likewise, participants attributed their enjoyment of retirement to an increase in sleep (n=12), participating in exercise (n=10) and valued hobbies (n=9), working on home projects (n=3), and spending time with pets (n=2). Other participants indicated that receiving a senior discount (n=1), increased financial freedom (n=1), spiritual growth (n=1), attending sporting events (n=1), location stability (n=2), volunteering and/or working part-time (n=1), and no longer having to commute to work (n=3) as things that retirees enjoy greatly since retiring.

### Things that retirees do not enjoy about retirement

Participants indicated that financial insecurities (n=4), a lack of social interaction (n=2), decrease in health (n=2), lack of daily structure (n=1), and missing work (n=1) were negative impacts of retirement. Other participants indicated missing the mental challenges of work (n=1), chronic pain/diagnoses (n=2), disabilities (n=1) and living far



from friends and families (n=3), and negative news to watch (n=1) were also some of the things they did not enjoy about retirement. However, it should be noted that 11% of the participants (n=12) did not list anything that they did not enjoy about retirement.

### **Words of advice and/or recommendations for future retirees**

Almost all survey respondents (n=99) offered advice or recommendations for future retirees. The most common words of advice included participants urging future retirees to stay active intellectually (n=85), to have a retirement plan (n=26), and be financially prepared (n=17). Other participants suggested developing routines and hobbies to keep busy (n=6), retiring as soon as possible (n=5), and spending time with others (n=2). One participant stated: “you work hard to enjoy retirement, so find a way to enjoy it! Although very difficult, do not let work define who you are, keep a work-life balance that enables you to refine [and] find your other interests.”

Another participant agreed, “slow down and enjoy all the little things you didn’t have enough time to do before.” Whereas one of the participants shared: “Think about the things you want to do. Try to find a rhythm to your days that works for you. Seek out free learning opportunities to try new hobbies and interests.” Lastly, another participant wrote: When you think more about retirement than work, you are ready. If work loses its fun and you can afford retirement, that is also a clear sign. Don’t retire too late. You need your health and energy in the early years to do what you like and can do physically.

### **Qualitative Data from Focus Groups**

A total of 21 individuals participated in a focus group. Five different focus groups were offered at different times and the number of individuals in a group ranged from 3-7 participants (one group had 5 participants, one group had 7 participants, and three different groups consisted of 3 participants). Results of the qualitative data gathered from the focus groups revealed the following five themes: [1] Retirement led to an increased opportunity to engage in meaningful leisure interests and social participation activities; [2] Retirement resulted in increased life satisfaction; [3] There are numerous new barriers that impact quality of life in retirement; [4] Level of preparation prior to retirement impacted life satisfaction; and [5] Retirees have numerous suggestions to enhance quality of life and life satisfaction for future retirees.

### **Retirement Led to an Increased Opportunity to Engage in Meaningful Leisure Interests and Social Participation Activities**

The data gathered from the focus groups revealed that the participants were able to engage in numerous activities that were meaningful, and their social participation increased. Participants expressed that they valued the amount of increased free and flexible time in order to participate in their leisure activities. One participant in particular stated, “The biggest change for me is going from extremely busy to having much more leisure time... An additional participant shared, “The way in which I spend my time has changed. I do things because I choose to do them rather than because I have to.” Several of the participants indicated they had more time for travel and expressed the flexibility now that they are retired. Many of the participants discussed that they had a lot more time to spend time with friends and family.

While some traveled, other participants mentioned that instead of prioritizing vacations, they decided to fill their time working on house projects as one participant stated, “I had retired just as COVID was coming into full force... Instead of traveling and such, we ended up doing a home remodeling project.” Participants also reported that retirement afforded them the opportunity to volunteer. Specifically, one participant stated that “Volunteering... I have a little more time for that now, which I appreciate from the standpoint of trying to do a little bit of giving back, fortunate to be able to do so.” Participants also

revealed that retirement also led to increased opportunities to engage in meaningful leisure interests and social participation activities such as exercising more frequently, reading, gardening, exploring personal spirituality, taking up part-time work and exploring self-care such as not setting alarms, taking their time with morning routines, and not over scheduling themselves to allow for personal time.

### **Retirement resulted in increased life satisfaction**

Data gathered from the focus groups showed that participants experienced an increase in life satisfaction during retirement. It was noted that many participants’ life satisfaction increased due to decreased stress in their life as they no longer had the stress work brought about. Specifically, one participant stated, “My life satisfaction is also very high, and I think it has to do with the reduced stress... Just working a full-time job... and living life... gets stressful.” Participants also described feelings of increased life satisfaction as they now had the time to try new things and participate in activities they enjoy. One participant stated, “Well I would have to say retirement is wonderful. I like having my own time for me that I’m in charge of... nobody is telling me what to do anymore and [I] found more time to spend with friends.” Another participant stated, “In terms of life satisfaction... it’s certainly very high in retirement. I enjoy being free of some of the stressors of working and having the opportunity to try new things. You know, things I’ve always wanted to do.”

While the focus group participants reported decreased stress and more time to do things that were meaningful to them that led them to an increase in life satisfaction, others also spoke about the ability to be on their own schedule that has increased their satisfaction in life. Particularly, one participant stated, “I, too, am very satisfied with my life. I don’t feel like I have a hard schedule, I can get up when I want, I can go to bed when I want... I have lots of activities to keep me busy.” Another participant stated, “Well, I’d be happy to tell you how happy I am being retired. I loved what I did when I worked. But I’ve been retired about a year now and I love it... I like being on my schedule.”

### **There are numerous new barriers that impact quality of life in retirement**

The participants in the focus group indicated numerous things in retirement which negatively impacted their self-perceived quality of life in retirement-many of which had to do with challenges within their families. For example, one participant said, “We are dealing with the loss of a parent... and on my side my parents are aging.” A second participant commented on aging family members saying, “the only hindrance that I’ve found to doing what I want is elderly family members that have needed caretaking”. Along with navigating the barriers of aging parents, other participants noted aging kids to be challenging. One participant spoke about their children moving stating, “the barrier is just distance with our kids... we’ve been contemplating... whether we want to stay here... or we want to move closer to one of them...”

Other participants explained that their barriers were more personal. One participant stated, “I’m a little afraid of like getting over scheduled, because that’s how my life was for so many years. So, like, I’m almost hesitant to volunteer too much because I don’t want to have to make like a year commitment...”. Another participant reflected on their own experience with aging saying, “I wish I could do some of the things I wanted to do 25 years ago, but I can’t”.

More broadly, factors such as COVID and financial worries became new barriers to occupational participation for some of the participants. COVID led to barriers such as having to change travel plans and lost the ability to go out into the community. The uncertainty of how financials will be affected has also been a new barrier for some. For example, one participant said, “Hopefully the finances remain always there so that we can, you know, spend the money to do what we would like to do”.



### **Level of preparation prior to retirement impacted life satisfaction.**

Participants expressed that their preparation prior to retirement impacted their life satisfaction. In general, it was noted that participants prepared for retirement in one way or another. Financially, participants utilized financial advisors and/or took time to review their finances. For example, one participant stated, “We never lived under a budget until we had the idea of retiring and got hooked up with a financial planner and put a budget together and then decided, ‘well, what are we waiting for?’” Other participants stated they educated themselves on what to expect with retirement. Some examples of how they prepared included reading books, attending classes, or receiving help through the companies they worked with prior to retirement.

Understanding that the retirement process is multi-dimensional and individualized aids a future retiree to go beyond the basic retirement preparation and look into personalized aspects that will impact their future life satisfaction. Specifically, it is common for retirees to spend a great amount of time and effort completing home modifications projects. One focus group participant stated, “My sister-in-law is an occupational therapist...she helped us prep our house. So, I feel like our house was somewhat prepped for us to continue to age gracefully...”. Another participant stated, “...We made a deliberate decision to downsize...[as] you can rather suddenly get to the point where things are too much...so we wanted to put ourselves in an environment where we thought we could manage pretty easily.” Overall, individuals who took the time to thoroughly prepare in their own ways for retirement yielded higher rates of life satisfaction.

Although participants responded that preparation prior to retirement impacted their life satisfaction, there was also a notion that one could only prepare to a certain degree for retirement. Particularly, one participant stated, “I don’t think you can know [what retirement will look like]... because no matter how much you plan, you don’t really know what anything is like until you’re in the middle of it.” Even though retirement brings about many unknown factors, individuals who prepared to some degree experienced greater life satisfaction during retirement.

### **Retirees have numerous suggestions to enhance quality of life and life satisfaction for future retirees**

When asked to respond to questions regarding how to prepare for retirement in terms of quality of life and life satisfaction, participants had a sizable amount of suggestions to share. It was noted that many individuals did prepare for retirement in some manner prior to retiring, and although similar responses were repeated through the focus group sessions, some suggestions were certainly individualized. The topic of leisure exploration was mentioned time and time again, and one participant stated, “I...came up with a whole list of maybe 12 things that I could get into, like I said, Spanish, and places I wanted to volunteer, and things like that.” Data regarding retirement preparation in terms of creating a plan of action to feel a newfound purpose was also recorded, as one participant stated, “having a plan going into retirement gave me a sense of purpose and I wasn’t just flailing.

I was just... I was prepared.” A more traditional route of enhancing quality of life and life satisfaction in preparation of retirement was also stated by many participants, that of taking finances into account and working with a financial planner. An example of this from one participant described, “I would say... to save your money now. So that you can retire as early as possible to enjoy the rest of your lives.” This participant not only speaks to the financial preparation suggestion, but also touches upon retiring early as another suggestion in enhancing life satisfaction and quality of life in retirement.

Participants also recommended beginning retirement preparation while still working. An example of one participant’s response states, “have your work life balance while you’re young.... The thing that’s

a realization to me is that your job is a job. It’s not your life.” This suggestion speaks to the idea that future retirees should not focus on only working during their working years, but also exploring activities and roles that are fulfilling outside of working as a job is only a means of making income and there are many more aspects that make up a person’s life. Lastly, a suggestion of researching for quality retirement guidance was mentioned, as one participant stated, “...Keep moving... If you can plan ahead, try to find good guidance. It’s out there. But be ready for the unexpected when you do retire.” This not only speaks to finding available retirement guidance through current retirees, but to also be flexible in retirement, as it is not a solidified stage of life, rather, it is ever-changing and fluid.

## **Discussion**

This exploratory pilot study examined recent retirees’ perceptions and experiences of the retirement transition. The results of this study support the current evidence and provide additional insight into a relatively unexplored topic. The qualitative data not only supported the quantitative findings, but it also provided a deeper understanding of the content. Participants indicated numerous factors that supported their well-being and increased their life satisfaction in retirement. Participants indicated that retirement afforded them an increased opportunity to engage in meaningful leisure interests and social activities. However, participants also specified that they faced new barriers resulting from retirement which in turn impacted their quality of life. In addition, participants reported that their level of preparation prior to retirement impacted their life satisfaction; thus, they offered numerous suggestions to enhance quality of life and life satisfaction with retirement.

The quantitative results of this study indicated that individuals rated their overall life satisfaction higher during post-retirement rather than in pre-retirement. This supports the findings from previous studies in terms of the idea that engagement in meaningful activities is identified as an important factor that contributes to one’s life satisfaction and sense of well-being<sup>8,9</sup>. As retirees have more time to participate in meaningful activities instead of reporting to work daily, they now are directly afforded a great amount of time to engage in their individual meaningful activities which yields a direct positive correlation with increased level of life satisfaction.

Quantitative results also revealed that retirement has afforded individuals the opportunity to engage in leisure activities and social participation. By being able to engage in these new or previous activities and roles, participants specified that this has helped preserve their sense of identity in retirement. This supports findings from research that by continuing roles, being engaged in meaningful activities, and maintaining social relationships in retirement, is beneficial and can be instrumental in one’s self-perceived levels of well-being and life satisfaction [10]. Although the majority of participants revealed that they are not bored or lonely during retirement, 22% of survey participants did express a feeling of boredom and loneliness in retirement. These findings support the work of Kleiber and Linde [2] which asserted that retirement can be a challenging time for individuals, especially for those experiencing losses, decreased structure to one’s day, diminished engagement in meaningful work tasks, reduced participation in activities that lead to a loss of identity, as well as a decreased sense of purpose and/or sense of usefulness.

The qualitative results of this study indicated that individuals who remained engaged in meaningful activities as well as explored new activities through retirement led to positive changes in their overall well-being. This supports the findings from the quantitative results and previous research regarding how people who participate in meaningful activities such as part-time work, volunteer, housework, etc., tend to have more beneficial consequences in their overall well-being [10].





The qualitative findings also revealed that there are numerous new barriers that might impact the quality of a person's retirement transition. For example, results showed that participants experienced loss of loved ones, loss of structure in their day, and felt a decreased sense of purpose in their life. These findings support the work of Kleiber and Linde [2] which indicated that retirement may be a challenging time for individuals as some people experience a variety of losses. Since occupational therapists are skilled at facilitating engagement or re-engagement in meaningful roles, especially when an individual experiences unexpected loss or changes in their desired roles [5], occupational therapists may play an imperative role in enhancing the quality of life for those preparing for retirement and/or those who have retired.

Occupational therapists aid not only in the facilitation of role implementation, but they also help individuals establish or re-establish activities and routines to fill one's time in a meaningful way, gather resources for retirees to utilize during their leisure time, and promote intellectual stimulation to enhance longevity into retirement. Research further supports the establishment of a satisfying retirement routine achieved through retirees having a choice of meaningful occupations that they can access and participate in when they desire to do so. Although some individuals spoke in regard to how structure was lost during their retirement transition, others enjoyed not having a routine/structure throughout their days. Having no schedule and the ability to be on their own time were identified as factors that positively impacted the participants' life satisfaction. Participants also noted that they experienced enhanced life satisfaction due to decreased stress in their lives as they no longer had the stress that work brought about. These findings are consistent with Weber & Hülür [6], who provided evidence to suggest that leaving the workforce can be associated with enhanced life satisfaction.

The quantitative and qualitative findings suggested that there are numerous factors that support well-being and life satisfaction throughout retirement. The qualitative and quantitative results of this study indicated that individuals who remained engaged in meaningful activities as well as explored new meaningful activities through retirement led to positive changes in their overall well-being. This supports the findings from previous research regarding how people who participate in meaningful activities such as part-time work, volunteer, housework, etc., tend to have more beneficial consequences in their overall well-being [10]. Further, the qualitative and quantitative findings revealed that retirees experience a decreased sense of purpose in their life as reduced participation in activities led to a change of identity. This is consistent with previous research [7] that one's identity and their sense of self changes during retirement, causing a search for new meaningfulness.

The findings of this study also have implications related to the use of occupational therapy services throughout the retirement transition. Specifically, the study yielded that occupational therapy is underutilized in the retirement preparation and transition process, as none of the research participants partook in occupational therapy services prior to or after being retired. Participants who indicated that they struggled with their purpose or meaning in life during retirement also reported that new or re-established roles, activities, and routines helped preserve their sense of identity and purpose. Occupational therapists could play a key role in helping individuals explore, re-identify, and participate in valued roles, thereby fostering a smooth and satisfying transition into retirement. More research on the identification of barriers impacting the use of occupational therapy services in the retirement preparation and transition process is needed. Future studies should also aim to provide evidence regarding the benefits of occupational therapy interventions during the retirement preparation and transition process.

## Study Limitations

Even though this study lays a solid foundation in starting to examine the experiences of retirees as they transition into retirement, there remains a great area of further exploration regarding this topic. Future studies with larger sample sizes would enhance the rigor and offer further support for the current evidence related to this topic area. Another limitation of this study is related to the inability to accurately determine the return rate based on the recruitment procedures, especially for the survey participants. For example, some of the social media groups and pages actually calculated views versus membership so it was not possible to determine how many individuals were able to access the study information. In terms of the response rate for the focus groups, even though 35 of the 107 of the survey participants indicated that they would be interested in participating in a focus group (a 33% response rate), only 4 out of 35 of these participants actually followed up and contacted the researchers to initiate scheduling for the focus groups (11% response rate). Since the survey was anonymous, the researchers were not able to identify and contact the other 31 participants who expressed interest in partaking in a focus group.

Unfortunately, it is not possible to know if these 31 participants changed their mind regarding participation in a focus group or if they clicked "yes" indicating that they wanted to participate in a focus group, but closed the browser before noticing that they needed to reach out to the researchers and/or copy the researchers' contact information. Although the survey was reviewed by experts in the field, it was not pilot tested which could have affected the results.

## Conclusion

This study explored recent retirees' experiences and perceptions as they transitioned into retirement and what factors supported their well-being and life satisfaction. Levels of retirement preparation greatly shaped the experiences, emotions, and feelings during the transitional period in terms of quality of life, life satisfaction, self-identity, and wellbeing. The study highlighted that retirement brought increased opportunities to engage in desired roles, habits, and routines that included participation in leisure and social activities. However, it was also discovered that new barriers occurred during the transition process which resulted in a decreased quality of life for some. Suggestions and advice from participants were gathered and analyzed to further understand the lived experiences of retirees throughout the transition period and may be utilized to enhance future studies. Based on the transition of participants within their retirement process, occupational therapists can be a pivotal asset prior to, during, and after the retirement transition period.

## References

1. United States Census Bureau (2021) Older people projected to outnumber children for first time in U.S. history.
2. Kleiber D, Linde B (2014) The case for leisure education in preparation for the retirement transition: *J Park Recreat Admi* 32(1): 110-127.
3. Martela F, Pessi A B (2018) Significant Work Is About Self-Realization and Broader Purpose: Defining the Key Dimensions of Meaningful Work. *Frontiers in psychology* 9: 363.
4. Kielhofner G (2009) *Conceptual foundations of occupational therapy practice*. 4th edn. F.A. Davis.
5. Matuska K, Barrett K Patterns of occupations. In B. A. B. Schell & G. Gillen (Eds).
6. (2019) Willard and Spackman's occupational therapy. 13th edn. Wolters Kluwer.
7. Weber E, Hülür G (2020) Co-development of couples' life satisfaction in transition to retirement: A longitudinal dyadic perspective. *J Gerontol* 76(8): 1542-1554.





8. Osborne J (2012) Psychological effects of the transition to retirement effets psychologiques de la transition vers la retraite. *Can J Couns Psychother* 46(1): 45-58.
9. Pettican A, Prior S (2011) It's a new way of life: An exploration of the occupational transition of retirement. *Br J Occup Ther* 74(1): 12-19.
10. Eagers J, Franklin R, Broome K (2019) The experiences of work: Retirees' perspectives and the relationship to the role of occupational therapy in the work-to-retirement transition process. *Work* 64(2): 341-354.
11. Hamm J, Heckhausen J, Shane J, Infurna F, Lachman M (2019) Engagement with six major life domains during the transition to retirement: Stability and change for better or worse. *Psychol aging* 34(3): 441-456.
12. Henning G, Stenling A, Bielak A, Bjalkebring P, Gow A, et al. (2021) Towards an active and happy retirement? Changes in leisure activity and depressive symptoms during the retirement transition. *Aging Ment Health* 25(4): 621-631.
13. Kuykendall L, Boemerman L, Zhu Z (2018) The importance of leisure for subjective well-being. In E. Diener, S. Oishi, & L. Tay (Eds.). *Handbook of well-being*. DEF Publishers.
14. Lam L, Ong P, Dikot Y, Sofiatin Y, Wang H et al. (2015) Intellectual and physical activities, but not social activities, are associated with better global cognition: A multi-site evaluation of the cognition and lifestyle activity study for seniors in Asia. *Age Ageing* 44(5): 835-840.
15. Jonsson H (2011) The first steps into the third age: the retirement process from a Swedish perspective. *Occup Ther Int* 18(1): 32-38.
16. American Psychological Association. Life satisfaction. In *APA dictionary of psychology*.
17. Bonsang E, Klein T (2012) Retirement and subjective well-being. *J Econ Behav Organ* 83(3): 311-329.
18. Hansson I, Buratti S, Thorvaldsson V, Johansson B, Berg A (2017) Changes in life satisfaction in the retirement transition: Interaction effects of transition type and individual resources. *Work Aging Retire* 4(4): 352-366.
19. Sohler L, Ootegem L, Verhofstadt E (2021) Well-being during the transition from work to retirement. *J Happiness Stud* 22(1): 263-286.
20. Wang M, Henkens K, van Solinge H (2011) Retirement adjustment: A review of theoretical and empirical advancements. *Am Psychol* 66(3): 204-213.
21. Wong J, Shobo Y (2017) The moderating influences of retirement transition, age, and gender on daily stressors and psychological distress. *Int J Aging Human Dev.* 85(1): 90-107.
22. Horner E Subjective well-being and retirement: analysis and policy recommendations. *J Happiness Stud* 15: 125-144.
23. Ikiugu M, Molitor W, Feldhacker D, Gebhart C, Spier M, et . al (2019) Guidelines for occupational therapy interventions based on meaningful and psychologically rewarding occupations. *J Happiness Stud* 20(7): 2027-2053.
24. (2020) American Occupational Therapy Association. *Occupational therapy practice framework: Domain and process* (4th ed.). *Am J of Occup Ther.*74(Suppl. 2), 7412410010.
25. Anderson K, Burkhauser R, Quinn J (1986) Do retirement dreams come true?The effect of unanticipated events on retirement plans. *Ind Labour Relat Rev* 39: 518-526.
26. Creswell J, Plano Clark V (2018) *Designing and collecting mixed methods research.*3rd edn. Sage;
27. Winston K, Drette P (2022) Clarifying Mixed Methodology in Occupational Therapy Research. *Open J Occup Ther* (2): 1-3.

## Appendix A

### Researcher-Developed Survey Questions

#### Retirement Survey

Page 1 of 3

If you have retired within the last three years and able to read English, please consider completing the survey below.

Thank you!

You are invited to participate in a research study to provide feedback about your experiences related to retirement. If you agree to participate, we will ask you to complete a survey (which will take approximately 5-10 minutes). Participation is voluntary and all answers will be kept anonymous. You may choose to not answer any questions and you may discontinue participation at any time for any reason.

If you have any questions or concerns, you may contact the principal investigator, Lisa Knecht-Sabres, DHS, OTR/L in the Occupational Therapy Program at Midwestern University at (630) 515-17216 or lknech@midwestern.edu. If you have any questions regarding your rights as a research subject, please contact Dr. James Woods, Director, Office of Research & Sponsored Programs at (630) 515-6173.

What is your age?

- 45-49  
 50-54  
 55-59  
 60-64  
 65-69  
 70-74  
 75-79  
 80-84  
 85-90

What gender do you identify with?

- Male  
 Female  
 Non-binary  
 Gender Fluid  
 Agender  
 Prefer not to answer

Did you participate in any retirement preparation opportunities? (select all that apply)

- Financial  
 Emotional/psychological preparation  
 Leisure exploration  
 Occupational therapy directly related to retirement planning  
 Other  
 None of the above

Please describe other

Prior to retirement, how would you rate your life satisfaction? (0= not satisfied at all, 10 =extremely satisfied)



Now that you are retired, how would you rate your life satisfaction? (0 = not satisfied at all, 10 = extremely satisfied)



05/04/2022 10:22am

www.projectredcap.org



Since retirement from your full-time job/career, have you obtained any of the following OR has it afforded you the opportunity to engage in the following more often: (click as many as apply)

- Hobbies/ leisure interests
- Sports/ exercise
- Socializing with friends, family, previous co-workers, neighbors, etc.
- Participate in neighborhood or community activities
- Participate in religious or cultural events
- Volunteer work/ philanthropic activities
- Major house projects
- Part time employment
- Serving as a caregiver to grandchildren, spouse, sibling, elderly parents, etc.

Are you bored/ lonely now that you are retired?

- Yes
- No

Did you struggle with your self-identity or your self- perceived sense of purpose or meaning in life after retirement?

- Yes
- No

If yes, please describe.

\_\_\_\_\_

Did other new or previous roles and activities in life help preserve your sense of identity in retirement? (e.g., participation in meaningful leisure interests, sports/exercise, cultural and/or religious events, neighborhood and/or community groups, volunteer work, part-time employment, major household projects, socializing with other, and/or serving as a caregiver)

- Yes
- No

Do you feel like you have a lack of purpose or meaningfulness in your life after retirement?

- Yes
- No

If yes, what would give you more purpose or meaning in life?

\_\_\_\_\_

Has retirement afforded you the opportunity to have more time to engage in your desirable activities and interests?

- Yes
- No

If yes, what are the leisure interests that you enjoy the most?

\_\_\_\_\_

Was retirement a difficult adjustment to your everyday life?

- Yes
- No

If yes, please explain.

\_\_\_\_\_

Please list the top three things that you enjoy most about retirement.

\_\_\_\_\_

05/04/2022 10:22am

www.projectredcap.org



onfidential

Please list the top three things that you do not enjoy about retirement.

\_\_\_\_\_

What words of advice and/or recommendations do you have for future retirees?

\_\_\_\_\_

Would you be interested in participating in a virtual or in-person focus group to discuss this topic further? (a one time group interview with other retired individuals spanning 60 to 90 minutes)

- Yes
- No

If yes, please contact us at MWUOTretirementstudy@gmail.com

Thank you!



**Appendix B****Researcher-Developed Focus Group Questions**

- 1) How would you describe your current level of life satisfaction now that you are retired?
  - a) Does this differ from your level of happiness or satisfaction in life before retirement?
  
- 2) Has your sense of identity or your self-perceived sense of purpose or meaning in life changed after retirement?
  - a) If so, please describe.
  
- 3) Was retirement a difficult adjustment to your everyday life?
  - a) If so, please describe?
  - b) Was there a dramatic change to your everyday habits and routines?
    - i) If so, please describe?
  - c) Was this change in your habits and routines perceived as positive or negative?
  
- 4) What areas of your life have changed since retirement?
  - a) Please explain.
  - b) Why do you think this is happening?
  - c) Is it positive or negative?
  
- 5) What does a typical day or week look like for you now that you are retired?
  
- 6) How do you occupy your time now that you are retired?
  - a) Has retirement afforded you the opportunity to have more time to engage in your desirable activities and interests?
  - b) What types of things support what you are able to do/want to do & what things are barriers or prevent you from doing the things you want to do?
  
- 7) How did you prepare for the retirement transition/retirement?
  - a) Did you participate in any retirement preparation opportunities?
  - b) Financial?
  - c) Emotional/Psychological Preparation?
  - d) Leisure Exploration?
  - e) Occupational Therapy directly related to retirement planning?
  - f) Other?
  
- 8) Knowing what you know now about retirement, would you have done something differently?
  
- 9) What do you view as some of the benefits of retirement?
  - a) What do you view as some of the negative aspects of retirement?
  
- 10) Are you bored? Are you lonely? Are you overwhelmed with too much to do?

