

## **The Meaning of Retirement to Older Adults with Different Resources**

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The purpose of this qualitative research was to understand how older adults used their time and what their retirement meant to them. Compared to previous generations, many people are entering retirement while they are both physically and mentally healthy. Recent research has shown that at age 50, men were expected to spend half of the remaining lives in retirement, while women were expected to spend two-thirds of their remaining lives in retirement (Warner, Hayward, and Hardy, 2010). Therefore, it is necessary to learn what retirement means to them. How these retirees use their time can be emotionally and economically beneficial to themselves, their families, their friends, their church, and their communities.

This qualitative study was conducted in a medium sized city in the Midwest. A total of 13 older adults from three different retirement facilities were interviewed. The interviews ranged from 30 minutes to an hour. Participation in the research was voluntary. The inclusion criteria were: 1) self-reported retirement status, 2) older than 65 years of age, and 3) willing to participate. The questions were about 1) pre-retirement planning, 2) retirement life, and 3) what changes they wished they could make.

The results from questions about pre-retirement planning showed that most people did not think about what they would do after retirement during their working years. Upon entering retirement, some continued existing hobbies, and some began new activities because their spouse or close friends recommended the activities. Most felt great about not having to go to work. They emphasized the importance of being an active family member. Traveling to see family members, visits by family members or sending cards to them were among their major leisure activities. Many talked about volunteer work through religious groups and their communities. They stated that doing volunteer work provided a sense of contribution and a connection. Many engaged in physical exercise, such as walking, doing yoga, or using exercise machines. The importance of mental exercise was mentioned by several interviewees. They said they played cards, did cross-word puzzles, and attended book clubs. Most of the interviewees were quite satisfied but some mentioned that they were limited by either physical health or financial circumstances and they were not able to do the activities they would like to do.

Those who felt they had fewer financial resources mentioned they wished they had more financial resources in retirement. Therefore, it is important for employers to encourage people to save for retirement. It was interesting to observe that health concerns were emphasized more than financial concerns. As people lose their physical strength, both physical and mental support is needed for them to adjust to those changes. Community programs to encourage people to become physically active before retirement are needed.

### **Endnotes**

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