

The Relationship Between Retirement Status and Activity Level

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Retirement status is something that is perceived differently among individuals. For some, it is a dreaded status, a sign of old age and being unable to perform on their job or career. Others view retirement as an achieved status, where they can reward themselves for putting in a lifetime of hard work, with a period of leisure. Some people cannot wait for retirement because they see it as a time for travel, reigniting their love with their partner, and a time full of leisure activities. Whether or not your own personal opinion of retirement is one in a positive light or not, there are many myths and stereotypes that go along with the idea of retirement.

Schmitt and colleagues (1979), examine life satisfaction after retirement in relation to demographic, personality and job variables. The sample consisted of individuals that had retired from Michigan Civil Service employment. The questionnaire package addressed the perceptions people had of their workplace and asked a series of questions concerning various extrinsic and intrinsic work factors. Psychological needs and motivation were measured using 3 scales, including existence, relatedness and growth.

Schmitt and colleagues (1979) found that job satisfaction correlated highly with demographics, personality characteristics, activities and finances. The study found that people with high growth needs were not satisfied with their past jobs, no matter what type of job it was. The level of income has little effect on financial satisfaction, but health and financial satisfaction were positively correlated. In addition, health played a significant role in life satisfaction with older adults in that good health equals greater satisfaction. Another important variable is a positive attitude towards job and retirement in relation to satisfaction which is important to have to have high life satisfaction.

Similarly, Dorfman (1995) examined the effects of health and life quality, well-being and satisfaction in retirement. The data was measured by the retirement descriptive index and measured retirement satisfaction, abilities and work, people health and finances. Five life threatening conditions and four uncommon non life threatening conditions considered predictors of health and well – being, satisfaction and quality of life in retirement.

The results of this study found that all life threatening health conditions except for cancer were predictors of dissatisfaction with health for men and women. Heart disease was also a predictor for both genders. The study found that both life threatening and non life threatening health conditions had negative impact on perceived quality of life after retirement. The study also found that there were substantial gender differences depending on the specific disease. The study suggests that programs need to be implemented which mitigate the effects of the diseases so that retirees can enjoy their lives more.

Weagley and Huh (2004) examined the determinants of household expenditures on passive or active leisure activities. Specifically, the determinants of household expenditures on passive or active leisure were examined in relation to the correlation between leisure activities and retirement status. Expenditures and purchases are separated to further research money spent. Retirement was significant in its effect on household expenditures on leisure. The purpose of this study was to look at the differences between retired and near retired households on their household leisure activities or expenditures, due to the variations in economic and sociological variables.

The participants were at or above the age of 50. The dependent variables of the study included 90 specific expenditure items such as expenditures that included televisions and sound equipment, fees and admissions, pets, toys and playground admission, reading, recreation

vehicles, sports equipment etc. The independent variables were total household expenditures in replacement of permanent income, work status, family type, residential location, home ownership, income sources, age, education, and race.

Weagley and Huh (2004) found that work status has a significant impact on leisure activities. Retired persons were more likely to spend more money on leisure expenditures. As expected income has a positive impact for leisure expenditures. Race had no significant impact on leisure activity expenditures for retired individuals. However, education level did have a significant effect on leisure expenditures. The lower a participant's education, the less time and money they spent on leisure activities. Home ownership had a positive effect as well. If a person owns a home, they are more likely to spend time and money on leisure activities. And as predicted, retirement does impact households' leisure activities because retirement gives people more time to spend doing leisure activities.

Retired and non retired participants spent a lot of time and money on leisure activities which leads us to conclude that leisure activities are important to our life satisfaction. This study also shows that retired individuals have more free time to do leisure activities, and those with greater means to achieve them (wealth, income etc), will more frequently invest in leisure activities which give them a greater life satisfaction and well being.

Similarly, Ross and Drentea (1998) compared activity differences between people who were retired and people who were employed. Participants sense of control and psychological distress as consequences of retirement activities were examined. The sample used was the 1995 U.S. National Telephone Probability Sample. It consisted of 2,592 participants with an over sample of people aged 60 and over.

They measured the sense of personal control and psychological distress, as measured by the presence of anxiety or depression. Four different forms of engaging activity were used as measures in this study. These included non routine, autonomous, fulfilling and socially integrated activities.

Ross and Drentea (1998) found that more than half of the respondents said that they do housework and family care as their primary activities. The majority of these activities include tasks such as budgeting, shopping, cleaning, cooking, etc. The participants reported that 12 % performed yard and home maintenance activities most often, 4 % reported volunteer work as their main source of activity, 8 % reported working in a family business, 4.5 percent report doing school work, and only one retired person reported that they were currently looking for work. In addition, 21 % reported leisure as their primary activity, such as watching T.V., golf, visiting with friends and family. Overall, retirees reported mixed levels of alienation, or feeling lonely, in their daily activities.

Retirees had lower levels of personal control than full time employees. This may be due to the fact that retirees felt that they had an inability to work. However, retirees did not have significantly different levels of distress than full time employees. The results that retirees had low levels of personal control and felt that their activities were more isolating than full time employee's perceptions support the Retirement as Alienating Hypothesis.

As discussed above, a great deal of research has been done on the area of retirement. Retirement is something that affects everyone; therefore people are interested in learning about it. Research in the area of older adulthood for work and retirement is important with the aging baby boom generation. The aging baby boom generation will have impacts on the age of retirement, pension plans, social security and other social policies; therefore it is important to research

retirement. Although prior research does examine the relationship between retirement and activity, there is not much research done on the changes in activity levels and retirement.

Therefore, the research question is to examine the relationship between retirement status and activity patterns of older adults. Specifically, whether the levels of a variety of activities at two occasions differ by retirement status and whether the relationship differs by gender.

## Method

### *Sample*

The sample used in this study was a sub-sample of the Seattle Longitudinal Study, (SLS). SLS participants were randomly selected within gender and age/cohort groups from a health maintenance group (HMO), based in Seattle, Washington. Testing began in 1956 and continued in seven-year intervals through 1998. The sub-sample in this study, used to examine the relationship of retirement status and activity levels at two occasions, included participants over the age of 60 in 1991.

### *Demographics*

The total sample (N=429), consisting of 224 men and 205 women, had an age range from 67 to 96 in 1991. The mean age of the sample was 76.7 years and the mean years of education was 15.1, with the mean education for men being 15.3, and for women 14.9. Additionally, for occupational status, where 2 equals operatives and factory workers and 88 equals retired, the mean was 78.8 with a range from 2 to 88. For men, the mean occupational status was 79.2 with a range from 2 to 88 and for women the mean occupational status was 78.4, ranging from 3 to 88.

All measures in this investigation came from the Life Complexity Inventory (LCI; Gribbin, Schaie, and Parham, 1980). Retirement status was classified into three groups, individuals who were working in 1991 and 1998, individuals who were working in 1991 and retired by 1998, and individuals who were retired in both 1991 and 1998. Activity levels were measured in hours per week spent doing each activity. The 17 activities that were examined included sports participation, physical fitness, time spent outdoors, education, cultural activities, self-improvement, social functions/parties, visiting others, being visited by others, talking to others, shopping, doing crafts, time spent alone, day-dreaming, writing correspondence, cooking, and doing chores.

A 3x2x2 repeated measures ANOVA was performed with activity level at two occasions as the within subjects variable for each individual activity. The independent variables were retirement status and gender. Each repeated measures ANOVA was ran with and without education and occupational status as covariates. Results showed that the covariates had no effect.

### Results

Individuals retired at both occasions spent the most time doing crafts. Men spent more time talking than women, and individuals in 1991 spent more time playing sports than in 1998. Individuals retired at both times spent more time cooking in 1991 than in 1998. There were significant 3-way interactions between retirement status, occasion and gender for cultural activities and shopping.

Results of the repeated measures ANOVA found a significant main effect for retirement status on time spent doing crafts per week ( $p < .01$ ), where individuals retired at both times spent the most amount of time doing crafts. Another main effect was found for amount of time spent

talking by gender ( $p < .001$ ), where men were talking more than women. A final main effect was found for amount of time spent playing sports by occasion ( $p < .01$ ), where there was more participation in sports in 1991 than in 1998.

The repeated measures ANOVA analysis also found multiple interaction effects. A significant two way interaction was found for the activity of time spent cooking for retirement status and occasion ( $p < .05$ ). ( See figure 3). Tukey's HSD for unequal sample sizes reported significant differences for individual's participation in cooking between 1991 and 1998 when they were retired at both times. A significant three way interaction was found between sex, retirement status and occasion for time spent on cultural activities ( $p < .05$ ). ( See figure 2). However, after performing Tukey's HSD for unequal sample sizes, no significantly different group comparisons were found. This suggests that although the group mean differences were not large enough to be significant in the post hoc analysis, the absolute value of the differences was large enough to make the three way interaction significant. Finally, a significant three way interaction was found between sex, retirement status and occasion for time spent shopping ( $p < .05$ ). ( See Figure 1). The three way interaction post hoc analyses (Tukey's HSD for unequal sample sizes) were inconclusive, thus post hoc analyses of the significant two way interaction between retirement status and occasion were performed. Significant differences for individuals who were working in 1991 and retired by 1998 were found in their amount of shopping between 1991 and 1998.



## Discussion

The results of this analysis illustrated that there are certain significant differences in several activities depending on retirement status and occasion. For example, individuals who were retired at both occasions were found to participate in more hours of crafts than those working at either occasions or those that retired between 1991 and 1998. This finding makes sense because individuals would have more time to partake in leisure activities such as crafts. In addition, individuals who were retired at both occasions had significantly different levels of time spent cooking in 1991 and 1998. Specifically, these individuals spent more time cooking in 1991 than in 1998. Perhaps as the individuals got older, they were less able to do their own cooking or developed a pension for dining out. One important limitation of this study is a lack of ethnic diversity; future research should include ethnically representative samples. Due to the inconclusive post hoc analyses for the three way interactions in this study, there is a great deal of potential for future research. For example, the relationship between retirement status, occasion and gender with respect to time spent on cultural activities needs to be further explored and broken down. Future research should focus on gaining a broader, more heterogeneous sample size. The sample from this study is from the major city of Seattle, Washington, or from the surrounding areas of the city. Being from this location, the economic and lifestyle conditions of this sample are probably very similar, with variations but no extremely significant differences. Future research should look at people of extreme varying economic status. For example, researchers can look at people of a very low economic status and examine their activity levels before and after retirement. Researchers can also look at people pertaining to the highest economic group, for example millionaires. Activity patterns can be looked at and can examine

activities such as household chores. Some millionaires or extremely rich people have servants, or people to do household chores for them that average people have to do themselves. Some rich people have people to do their laundry, house cleaning, yard work, errands, grocery store shopping, someone to walk their dogs and even someone to cook for them. Most of these people have these hired professionals before they are retired, so it would be interesting to see if activity levels of this group of people change much after retirement.

Another interesting focus for future research could be to see if technology advancements have an impact on a persons activity levels. As technology is becoming more advanced and luxury items are becoming less expensive and more commonplace, laziness in society seems to be coming more abundant. Home entertainment centers, DVD players, CD players, stereo systems, cable T.V., Tevo, video games and other sources of entertainment that were not available years ago, it makes it easy to not feel the need or want to leave the house or do much other than sit and enjoy these luxuries. Past studies have not done much of this type of research being that these items were not readily available, but as the baby boom generation ages, and generations after that are used to these luxury items and will have them available to them, I feel it is necessary to look at the effects of this new phenomenon on activity levels.

Research should also look to see if geography or climate has an effect on activity levels. For example, if retirees live in rural, farm areas, will their activity patterns and levels differ from retirees that live in a city, and further, will these levels differ from retirees that live in the suburbs. The geographic area in which you live offers you different opportunities for activity. For example, people living in a city have different resources available to them such as theatre and plays, numerous dining out opportunities, shopping, museums and a variety of expenditures not available to people living in a rural or suburb area. These people might have higher levels of

cultural activities, and other various activities and less time on activities such as yard work.

People living in farm areas may spend more time outside, engaging in family run business and activities such as harvesting, raising livestock etc, household chores and doing yard work.

However, they may spend less time doing other various activities such as cultural activities.

People living in the suburbs may have a more even distribution of time spent on different activities, and may engage in more of a variety of activities. Climate can also have a huge impact on activity levels in various activities. For example, in colder climates, people may tend to stay indoors more, and in climates that have higher temperatures may encourage people to do activities outdoor more. It would be interesting to look at the differences in activity levels based on climate differences, such as looking to see if cold, snowy or rainy areas induce people to feel more depressed or lonely, therefore making the people living in this climate unmotivated to do various activities.

As the baby boom retires, I expect to see a continuing trend of northern retired baby boomers migrating and moving to Florida. Florida, as well as many other states, have “Retirement Communities” designated for people over the age of 55. Most of these communities do not allow children or people under the age of 55 to live there. There are different events, entertainment and transportation available to these older adults. It would be interesting for researchers to look at retired individuals living in retirement communities separate from the rest of the retired population as this living arrangement is becoming more common and desired. It would be interesting for research to examine the effect of living in a community such as one of these on activity levels. With easy accessibility to a wide variety of activities designed for these older adults such as group exercise class, water aerobics, and card playing. Most of these communities have their own theatre for shows and productions, plays and concerts. They also

have movie theatres catered for older adults with available ear pieces for people that have hearing problems. These entertainment facilities are available to the older adults for much cheaper prices than in cities or other areas, and have available free transportation, usually bus systems to take the senior citizens to and from these events. With the accessibility, and cost of these activities readily available to the seniors living in these environments, I would predict that these seniors have higher levels of certain activities such as cultural activities, time spent visiting with other people, being visited by other people, doing crafts, social functions etc. Most of these communities have maintenance people as well, relieving these older individuals of the stress of doing their own yard work, therefore these retired individuals may spend less time doing yard work and other various activities.

Figure 1: Differences in time spent shopping by retirement status and occasion

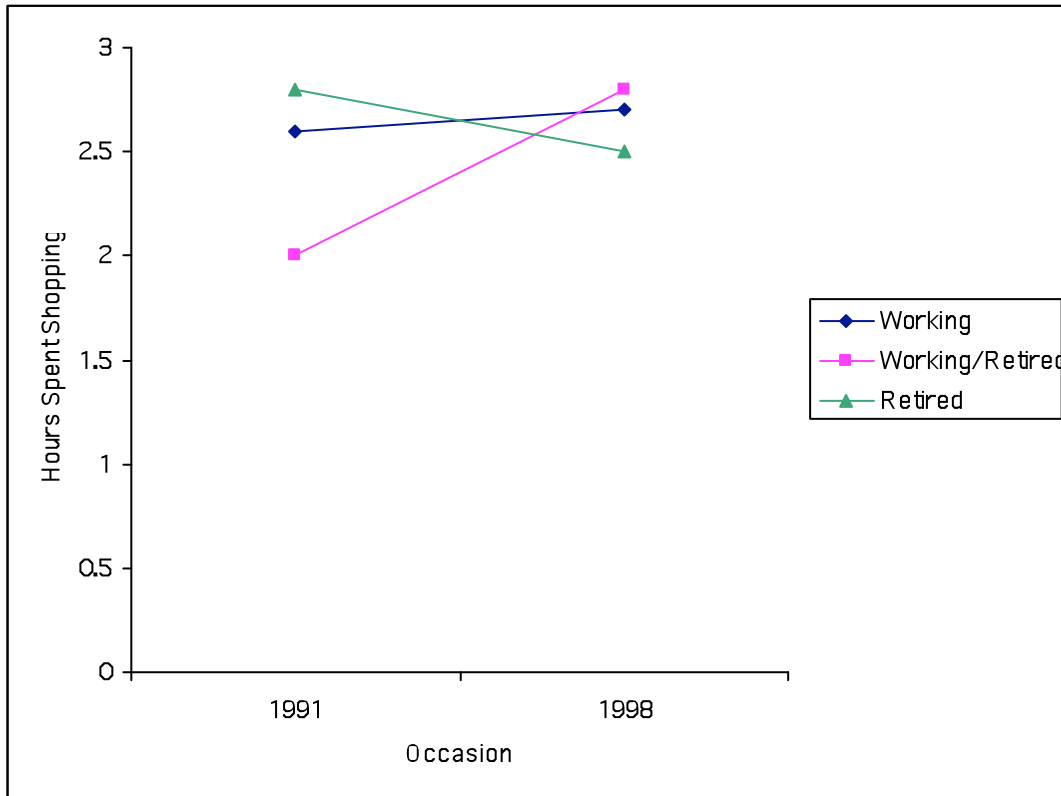


Figure 2: Differences in time spent on cultural activities by retirement status, occasion and gender

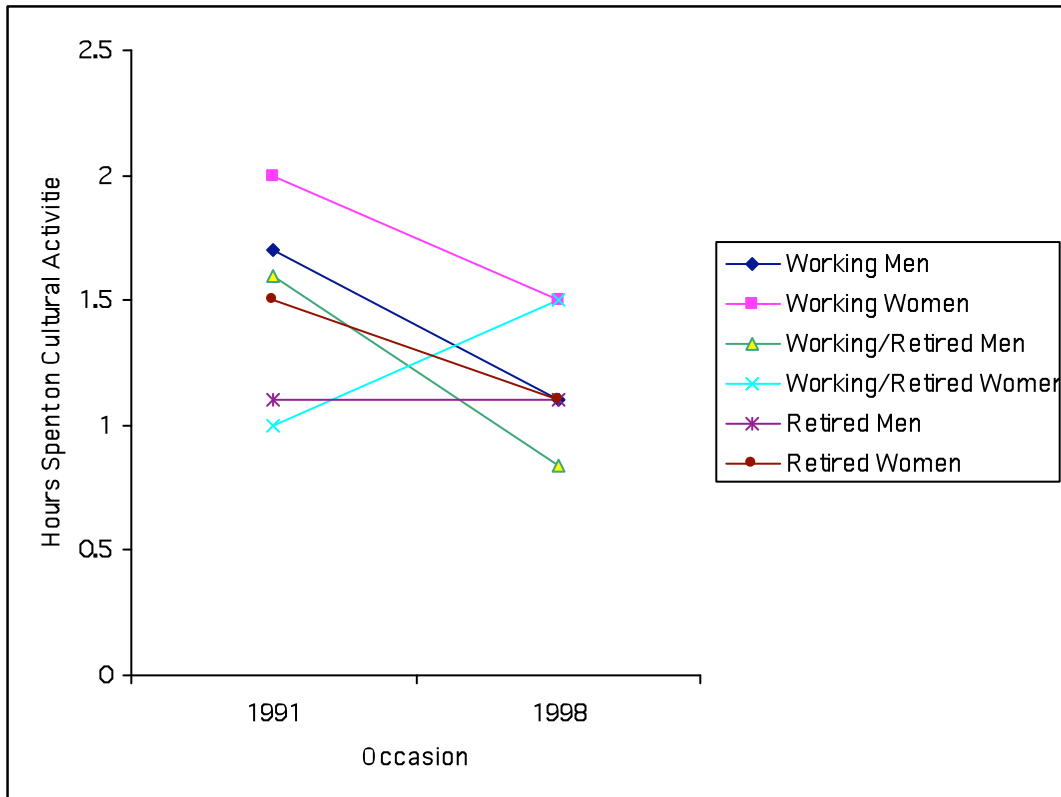
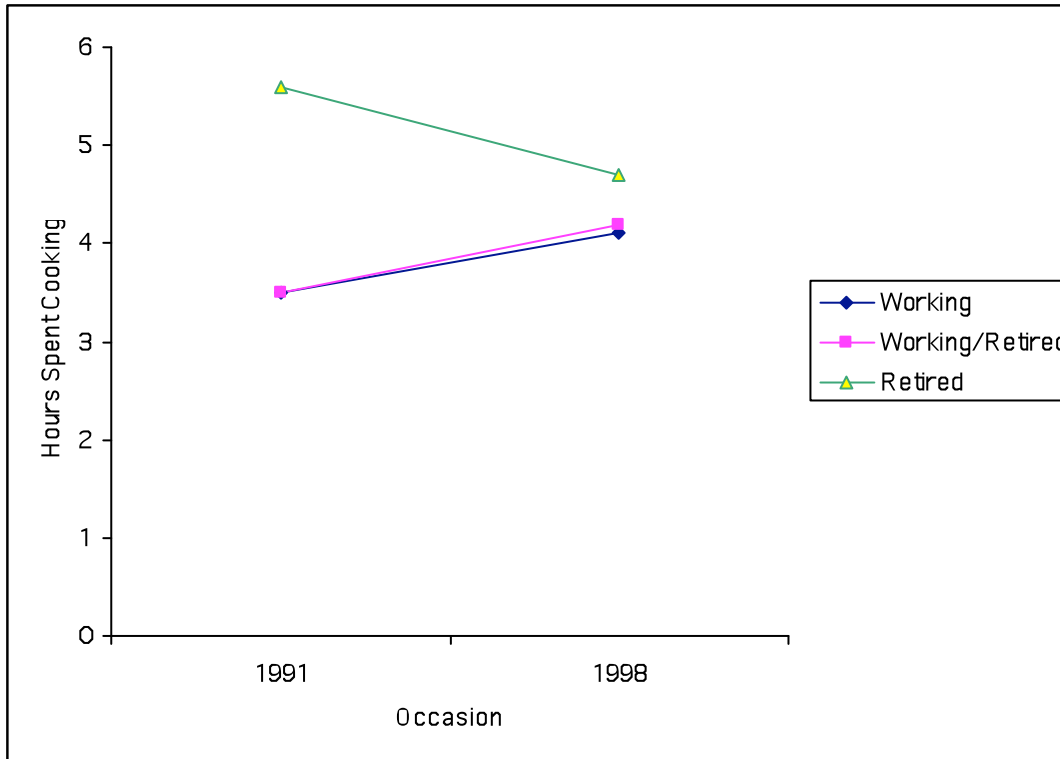


Figure 3: Differences in time spent cooking by retirement status and occasion



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