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Enjoying Retirement: A Qualitative Investigation of Retirement and Its Social Implications

Megan Ashworth

Enjoying Retirement

The life changing experience of retirement is perceived differently by everyone. Retirement cannot just be understood through questionnaires or surveys because the impact of personal experiences and emotions are lost with these objective measures. The following research project uses a qualitative approach to gain a deeper understanding of the challenges retirees face every day.

Many people dream about the day they will be able to retire and have the time to relax with friends and family. However, is this really what happens following retirement? Is it possible that there is a period of social adjustment with which older individuals struggle, and if so, how do they cope? Overall, the process of retirement entails a variety of experiences that no two people experience the same way. Interviewing different elderly members of the local community allows for an in depth look at what retirement is like in an extremely social and purpose-driven world.

In 2005 it was estimated that in the United States there were 67,473 centenarians. Centenarians are defined as individuals who are at least 100 year old. It is believed that by the year 2040 the elderly population will grow to reach 580,605 individuals (O'Brien, n.d.). The elderly generations will become more impacted in years to come with necessary healthcare and the need for social engagement to fulfill their lives.

In an increasingly youth-driven society, retirees need to be studied further. Knowledge gathered from research regarding retirement can be used to improve the social transition into retirement. In this paper, the following research question will be discussed: Is retirement an enjoyable social experience? In the years to come retired individuals will become a very important and large part of the population.

This paper details previous literature on the topic of retirement regarding loneliness, personal finances, and the impact of personal ties from work life. The findings of the project suggest that a positive retirement experience depends on the level of an individual's engagement in activities and marital status. It was also found that everyone experiences retirement differently. When speaking with interviewee James regarding what he disliked about retirement he replied, "I can't really think of one bad thing about retirement."

Literature Review

From my review of previous research in the area of retirement, mostly quantitative studies have been completed. The literature focuses on retirement enjoyment, family, finances, and relationships. I feel my research is valuable to the academic community because of its qualitative nature. Looking in depth into the lives of individuals and learning their opinions is a great way to measure retirement satisfaction. A survey-based questionnaire may not be able to produce the same quality of understanding at a personal level.

Similar methods to this research project were used in a study by Kozlova on how retired people rate themselves. Kozlova's 1999 study focused, "on retired people who are not working, [...] whose lives are mostly behind them" (2004, p. 68). The methods used for data collection were tests along with "narrative interviews." It is important that such studies be followed up on in order to see if any trends or changes emerge over the years.

The main characteristics investigated in the research process were: activity level, comfort, family as a purpose in life, and health. Some overall results from the study found, "a person's perception of self in his older years is greatly influenced by poverty, being alone, and the ailments of old age" (Kozlova, 2004, p. 77). Similar findings were discovered in my research where loneliness was found to have a large impact on retirement satisfaction. This is especially

prominent following the death of a spouse. Spousal loss can hurt an individual's financial standing, living conditions, and activity involvement levels.

Another research paper focused “on the impact of unexpected changes in the economic environment on individual behavior” (Anderson, Burkhauser, & Quinn, 1986, p. 519). The study held interviews with a panel of individuals every other year over the span of a decade regarding whether their hopes for the future had come true. The study found “actual retirement age will deviate from planned retirement age if unexpected changes occur in the individual's health, wealth, or economic environment” (Anderson et al., 1986, p. 521). People deal with unexpected issues throughout their retirement. Retirees or their spouse may become sick or pass away and this adds strain on relationships and often reshapes their financial situations.

The article, *Maintaining work-related personal ties following retirement*, explores whether, “the likelihood of maintaining work-related personal ties after retirement has increased during the last two decades and whether gender affects continuation of these ties” (Cozijnsen, Stevens, & van Tilburg, 2010, p. 345). The only gender difference identified in my research was when individuals spoke about their financial situations. The article primarily focuses on whether work-related friendships continued into retirement.

It was noted that after retirement, when women engaged in new relationships, their new friends only knew them, “as elderly women” (Cozijnsen, et al., 2010, p. 346). The study emphasized the importance for women to keep in contact with work-related friends in order to maintain their pre-retirement sense of identity. Throughout the retirement experience, “existing roles and routines are likely to undergo substantial change” (Cozijnsen, et al., 2010, p. 346). Change is always going to occur in retiree's lives as health deteriorates and close friends die.

Reviewing literature revealed that studies on widowers are not very common, while significant research focuses on widows and their retirement experience. This shows the emphasis society puts on the struggles of vulnerable women. My data uncovered opinions regarding both widow and widower perspectives. In my findings section I will expand more upon the experience of losing a spouse.

Research Methods

Data Collection and Limitations

The research methods used in my project incorporated both in-depth interviews and field observations on three separate occasions. I was in the field observing for a total of 7.25 hours, and conducted personal interviews for 5.5 hours. The observation component took place in three different locations. The first group I observed was a small group of retirees and their friends at a Thanksgiving dinner. The second group observed is known as the retirement research association. This association is composed of retired men who gather to participate in physical activity three times a week. The third group I observed was a group of elderly individuals relaxing and chatting at a local mall over the lunch hour.

Initially, I had planned on interviewing four retired individuals but ended up only speaking with three due to time conflicts. This is a testament to the fact that retirees can lead very busy lives. The interviewees were older individual's ages: 79, 91, and 92. This was important for my research because the individuals were settled well into retirement. If I had interviewed newly retired individuals they might still be transition and not yet fully established in their retired lifestyle. It is important to note that one female and two males participated in the study. This helped me to identify if gender had an impact on the retirement experience. Overall, there were no major gender differences found in my research. Purposive sampling was the

technique used to find the individuals that were interviewed. Participants were chosen because they were retired and available to meet.

Questions asked in the interviews were primarily open-ended to allow for personalized responses. The consequence of this was the struggle to write quotes down verbatim due to their lengthy nature. The questions were grouped in a chronological order. First, some simple general questions were asked such as where individuals grew up, and what they had wanted to do when they were older. The questions then transitioned to ask about first jobs, careers, and finally, retirement.

I encountered a few different limitations and setbacks in my research. Scheduling interviews was difficult because many of the retirees had very busy schedules. This limitation itself attests to the idea of the “activity theory” which will be discussed later on. Collecting participant observation data was limited by my ability to remain unnoticed. For my third observation area in the local mall, I was one of the very few young adults present. Many of the retirees looked in my direction. One man even sat down next to me and tried to read the notes I was taking. This limited my ability to write down complete thoughts as I had to list quick bullet marks about what was occurring in the situation.

Bias & Rapport

I acknowledge the fact that my personal bias or preconceived notion of the retirees could have slipped into my data collection. I did my best to remain impartial during interviews and I wrote down only what the interviewees said, and omitted personal thoughts. Bias may have also occurred when I quickly wrote out interview notes into shorthand, thus causing me to misinterpret my notes when transcribing them into the computer. I strived for integrity in the interview transcripts, and I am confident in their accuracy.

Trust and rapport were quickly gained in my interviews due to mutual acquaintances that I shared with the individuals. I had met the interviewees before, but had never spoken to them for more than a few minutes. Their body language showed me that they felt comfortable and their willingness to talk about personal issues showed me they trusted their information would remain private.

Privacy & Authenticity

Privacy was maintained throughout the entire interview process. Pseudonyms were generated to maintain the ethical integrity of the research. All names were changed in my transcripts, and saved in a secure location on my computer and on an external back-up hard drive. It was important to protect the interviewee's identities because their interviews revealed personal information that they may not want others to have access to.

An example of this came up in the interviews when a retiree had said more than they had wished. I was sometimes asked to remove personal data from my research, which I did without hesitation. Next I would double check with the interviewee that I had omitted the correct statements. This was a way in which I was able to demonstrate my respect for the interviewee's privacy and ensure they were comfortable with the data I had collected.

Privacy and authenticity were presented to the interviewees through the research project's consent form. The form was read verbally to each interviewee since the participants were elderly and several of them had eye problems, I did not want them to struggle to read the form. Once the form had been read, I asked for their signature, and if I could voice record the interview. Credibility was also maintained by the way individuals were contacted the day prior to their interview by phone as a reminder. This reminder was a way to confirm both the meeting location and time.

Coding and Concepts

Eleven different codes (e.g., spouse, family, money, activity, etc.) were identified for the purpose of this project. I have focused on only four of the codes due to length restrictions. The codes were developed through an open coding system in which the interviews transcripts were reviewed to identify major themes. The themes were then categorized into the various codes. The coding process was completed using an inductive method in which the codes were not developed ahead of time, but discovered throughout the review process.

The four concepts that will be focused on in the paper are: the definition of retirement, activity theory, disengagement theory, and spousal loss. The following concepts are important to retirement enjoyment due to the prevalence of the topics in the research data. The concepts were also recurring themes among the individuals I interviewed and observed.

Findings

In the remainder of this paper several topics will be discussed. First, retirement will be defined to allow for a clear understanding of what the retirement experience means to retirees. The interviewees will help to define retirement because they are experiencing it firsthand. This paper will then compare the theoretical viewpoints of the activity theory and disengagement theory. Finally, the loss of a spouse and its impact on social enjoyment of retirement and happiness will be explored.

Defining Retirement

What is retirement through your eyes? It may mean relaxing on a beach in Mexico or sitting and enjoying free time with friends and family. Retirees and individuals in the work force see retirement in different ways. Two participants were asked what they thought retirement would be like when they had started their first jobs. Danny reflected on what had thought when

he was younger and stated, “I don’t think I ever thought about it.” However, James says he felt the same way now as he did when he was a teenager and states, “Retirement is filling your time, putting your talents to work, free to do whatever you want. Everyone I knew that was retired was involved in something else. You have to be involved in something to keep your mind going.”

Retirement is widely known as a time in which individuals leave the work force for leisure or health reasons. Retirement will become more important and pronounced to many working individuals as they continue to age. When asked to define retirement now that he has experienced it James says,

Retirement is something that everyone in the work force looks forward to. That’s sitting back doing nothing, fishing, swimming, it’s a do nothing vision for the future. For the men and women I have known over the years this has not happened. I can’t think of one person that sits back with their feet up. They get another job or develop a career of volunteerism. Doing the things you wanted to do and didn’t have the time to do while you were working.

Retirement may be seen as relaxing, although James points out that the work never seems to end. Instead, a new career begins in which an individual becomes involved with groups or organizations that are important to them that they did not have time for previously. James elaborates on the experience of retirement by explaining, “It is things that you want to do 99% of the time. The 99% is doing what you want to do. The other 1% is what you don’t want to do but have to do to make sure your 99% is still going to work. [...] That or you could just drop everything to 100% and let it all go to hell”. James is referring to the fact that sometimes in retirement you must deal with unfortunate circumstances, such as poor health of either yourself or a friend. You must deal with unfortunate situations or the “1%” in order to enjoy the rest of your retirement. Every retiree has different experiences, ideas regarding retirement, and hopes for the future.

Activity Theory

The activity theory suggests that elderly individuals who remain involved as active members of society will adjust well to retirement, and have a socially fulfilling life. This allows the elderly to feel productive in their lives as they remain busy or occupied (McPherson, 1983, p. 136). Remaining involved may involve volunteering once a week for different organizations such as meals-on-wheels, joining community clubs, or just relaxing.

Throughout the various interviews conducted it is evident that most retirees are very active and chose to stay involved in their community. Some interviewees adjust to retirement by fully disengaging from their work life and transitioning into a post-work life, while others were involved in a multitude or just a few activities

James remained involved with community and calls his volunteering and involvement “work”. James says he, “never stopped working. I am working with organizations, and the church. I miss the money but I don’t miss working.” Remaining active and busy allows retirees to feel important as they are contributing to society for their own pleasure. Activity allows retired individuals to replace the roles they filled as a worker with roles that they wanted to fulfill while working but did not have the opportunity. James explains how social life is greatly improved by stating that, “After you retire there is more social life because it was restricted to what you could fit into a lunch noon hour or after five. The whole life now is social. You can hang out with people and nothing keeps you there. If you don’t like something you can say up yours and walk out”. Activity in retirement involves enjoying free time as well as good company. Danny lives in a retirement home and explains that he often goes on one or two “tours” a month, which involve travelling by bus to a dinner or location and spending time with others. Danny explains why he

chooses to participate in the monthly trips, “I enjoy the tours because I don’t have a car anymore and I can’t go anywhere I want like I used to.”

The activity theory is often criticized by the idea that participating in activities is not the only way to be satisfied. It is perfectly possible that some retired individuals who are not involved in high levels of activity still enjoy their retirement. Danny is not involved in many activities but spends his time on tours, at church, and visiting daily with friends or family. Sunday is full of activity for Danny because he attends church. Danny says he enjoys church, “because I meet and see a lot of people.” In addition to attending church Danny also stays in contact with his family on a regular basis. Danny explains how he contacts his various family members, “I have a good relationship with my daughters. I phone one of them every Sunday night and she seems to enjoy that. I use email but mainly just to talk with my grandkids.”

Retirees can remain actively involved in society without accomplishing big feats such as volunteering weekly or attending meetings. It is interesting to note that Danny uses the phone to speak with his children while he communicates with his grandchildren by email. With the increased use of technology, computers are one of the main forms of communication used by younger generations. Staying involved and using the computer has allowed Danny to remain actively involved in his grandchildren’s lives.

Socializing is a very important part of an individual’s life, especially retirees. When observing at a local food court during the lunch hour I saw many retirees sitting around tables chatting with one another. Engaging in conversations with others is a crucial component to enjoying the daily routine of retirement life. “Most evidence suggests that aging involves selective replacement of, and selective disengagement from, some roles and activities as well as the acquisition of new roles” (McPherson & Wister, 2008, p. 135). Participating in activities that

retirees enjoy allows them to earn new societal roles to replace the roles they attributed to their working self.

Disengagement Theory

The theory of disengagement was developed as a different approach for “successful aging” (McPherson & Wister, 2008, p. 134). The theory refers to the idea that with increased age individuals must separate and withdraw themselves from youth-oriented society in preparation for death. “Disengagement is believed to be satisfying to the individual because he or she is released from pressures to behave as expected [...] and has more freedom to deviate from societal norms without criticism” (McPherson & Wister, 2008, p. 136).

Disengagement theory is not supported using the data collected through my research. Although disengagement was evident in Hope's life, she did not have a choice when she lived in a rural town. Hope explains that in her town, “There was no transportation like a city bus or a van that the retirement home provided to go out, so you felt very trapped and stuck there”. Hope wanted to get out of her nursing home and visit other places, but did not have the opportunity to do so. Her living arrangements kept her both lonely and isolated from friends and family. Due to the onset of inevitable disengagement and low quality food served in the nursing home Hope moved back into the city and into an apartment. Stress due to financial problems coupled with poor living conditions had forced her to temporarily disengage from society. Although, once she was settled into her new apartment she was able to re-engage socially.

“Although there are individual differences in reaction to stress, temporary disengagement seems to be the most frequent way of coping with problems of retirement” (Lehr & Dreher, 1969, p. 135). The elderly may feel disengaged and lonely in society during times of transitions such as moving and meeting new people. Periods of disengagement are often followed by a

reintroduction to activity once life settles down again, just as it might for individuals in the work force.

In some cases, disengagement does not necessarily mean leaving society altogether. Retirees may still remain involved in some activities but drop others due to commitment requirements or to use their time differently. James explains how he wishes to distribute his time differently now that he is an older retiree, “I am now getting where I am going to have to withdraw from a number of things [...] so I can do things that I would like to do around the house. I want to refinish this or that, and I don’t have the time to fix them up right now”. James’ choice to begin disengaging is not due to his anticipation of death or pulling away from youthfulness. Instead, he wants to focus on other activities he enjoys.

While I was observing a Thanksgiving dinner one woman explained that due to the chaos of moving this past summer, she did not engage in her daily exercises (Field Notes). The woman was surprised at how much endurance and mobility she had lost during a short amount of time. Overall there is not much supporting evidence that can be found regarding disengagement theory. “We refuse to proclaim disengagement as the form of satisfactory aging” (Lehr & Dreher, 1969, p. 135).

Spousal Loss

“Adjustment to widowhood involves role changes, changing patterns of interaction with friends and relatives, and striving to meet societal norms concerning widowhood” (McPherson, 1983, p. 352). Losing a spouse is a large change in individual’s lives as it redefines the individual. Initially entering into research I had not considered spousal loss as a major theme; until it repeatedly came up in my interviews with both Hope and Danny. Hope describes her retirement experience as very different once she lost her husband, “Being retired works great

when you are a couple and married to someone. [...] However, when the spouse dies you are alone and your income decreases. [...] This drastically impacts your lifestyle because your way and standard of living remains the same”.

Hope's ongoing struggle with finances after her husband's death along with her loneliness made it difficult for her to cope with retirement. Her enjoyment of retirement ended when she felt the impact of the long distance between herself and the rest of her family. “This problem is compounded by the geographic dispersion of children” (McPherson, 1983, p. 349-350). Hope has family members spread out all over the world and very few in her local area. This puts strain on her as she tries to stay in contact with them. Hope has done her best to stay connected to family. “I prefer to use the phone but then I face long distance charges because my family lives so far away” (Hope, Interview).

Danny, explains life following the death of his wife, “It is not a happy time. There are different stages. It was great when I was married. When you lose your spouse then it becomes just the complete opposite.” Both Danny and Hope express that their retirement experience has been the best time of their lives, and the worst. The transition from being a couple to being single is a struggle for both widows and widowers.

“There are few formalized transition rituals or community resources in modern societies to assist the widow in adapting to a new status identity and to a ‘single’ lifestyle” (McPherson, 1983, p. 349). With a lack of support systems besides family, elderly retirees are oftentimes put into new situations without any help. One of the major changes for a widow is increased responsibility. In comparing the two genders in their experience of spousal loss, both Danny and Hope felt lonely and their satisfaction in retirement decreased following the death of their spouse.

Conclusion

This research project suggests that retirement is an enjoyable social experience. Enjoyment of life in retirement depends on activity level, and whether an individual's spouse is alive. An overall key finding in this paper was the general support for activity theory over engagement theory. It was found that following retirement the elderly would choose to become involved in other endeavors for personal enjoyment. Following retirement James became very involved in his community and recently disengaged from those activities to instead focus on other activities that interest him. Therefore, James used disengagement as a tool to remain active.

The implications of this research allow for a greater understanding of the daily struggles retirees encounter. This study is important in regards to the area of retirement because it is a qualitative study that learns in-depth about individual experiences that are important to retirees. The literature review shows that qualitative research is difficult to find, but does present some similar findings to this study. Additional information in the area of retirement is provided through my research project, although, I do not feel theoretical saturation has been met and there is still room for more data collection.

If I were to continue this research I would like to focus on the area of spousal loss. The theme of spousal loss was sensitive to talk about, however once retirees began talking freely I found some very detailed information that told me more about life in retirement. It would also be interesting to incorporate individuals into the study who have never been married to compare their retirement struggles to those of widows and widowers. Additional themes that emerged during my research that were not addressed in detail in this paper, but came up through my research are: exercise, money, and medical problems.

In conclusion, retirees lead a fulfilling and socially satisfying life. At the conclusion of her interview Hope summarizes her life and her hopes for the future, “Overall, I will stay in my apartment as long as I can possibly manage, I have done my exercises daily for sixty years, I take vitamins, I am aware of my nutrition and make sure I get fruits and vegetables. I am now ninety two and in good health.”

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