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## Are you ready for retirement? Retirement and quality of life as resources

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### Cover Page Footnote

Are you ready for retirement? Retirement and quality of life Hyunsook Kang, Ph.D. [kangh@sfasu.edu](mailto:kangh@sfasu.edu) Gina Causin, Ph.D. [causingf@sfasu.edu](mailto:causingf@sfasu.edu) Mary Olle, Ph.D. [ollemary@sfasu.edu](mailto:ollemary@sfasu.edu) School of Human Sciences  
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### **Abstract**

Retirement in later life has been considered as an important aspect of life course, because it contributes in many ways to one's life change, social relations updates, and health declines. Although aging brings with changes and declining all aspects of life, many older adults still remain in active after their retirement. This study will address about relationships between older adults' retirement and its' quality-of-life resource. Retirement, itself, may be associated with a loss of professional colleagues and work-related friends (Gloria et al, 2015). By contrast, growing numbers of older adults may maintain their active participation in social networks through diverse physical activities including daily exercise after their retirement (Hooyman & Kiyak, 2020). Compared to working adults, retired older adults may have a greater amount of time to be involved in diverse physical activities (Feldman, 2013). Given that aging processes encompass social, emotional, and physical changes or adaptations, it is clear that aging can be considered as not only a physical but also a social process (Lee & Bakk, 2001). The current study's findings build on accounting for how older adults' retirement differentially explained to their quality of life. A directive for future research is to examine more diverse variables which explain the dynamic relationships between older adults' demographic factors.

*Keywords:* older adults, quality of life, community-based research, health psychology, counseling, multicultural psychology

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### **Are You Ready for Retirement? Retirement and Quality of Life as Resources**

There is growing research concerning retirement and its influence on older adult's lives. Research suggested that retirement can be considered as one of a series of stages as it accompanies adjustment and the transitional process from work to retirement (Mason, 2013). Retirement may affect the health and lifestyle in later life. On the one hand, past research noted that retirement may be associated with health decline and decreased social network size (Olson & Skogrand, 2007). Retirement may be associated with a loss of professional colleagues and work-related friends (Gloria et al, 2015). By contrast, growing numbers of older adults may maintain their active participation in social networks through diverse physical activities including daily exercise after their retirement (Hooyman & Kiyak, 2020). Compared to working adults, retired older adults may have a greater amount of time to be involved in diverse physical activities (Feldman, 2013). Given that aging processes encompass social, emotional, and physical changes or adaptations, it is clear that aging can be considered as not only a physical but also a social process (Lee & Bakk, 2001).

Given that retirement is viewed as a transitional life process, the majority of older adults will experience positive adaptation within their individual, family, and societal contexts (Hamarat, Thompson, Zabucky, Steele, Matheny, & Aysan, 2001). Therefore, it is important to find to what extent retirement affects lifestyle, such as physical activities.

Although much previous research has noted older adults' social life, few findings have been

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found regarding the relationships between older adults' retirement status, health factor, and physical activities in later life. For example, physical activities changes may be associated with changes in levels of health as retirement may require adjustment to new life patterns. However, it still remains uncertain whether older adults' life satisfaction is influenced by retirement and health factors or not. If so, it is still not clear how much the factors can account for the retired older adults' life satisfaction. Therefore, further research will be needed to provide an accurate picture of the dynamics of the retirement status, health, and demographic differences in physical activities and life satisfaction in later life.

### **Literature Review**

Pagano, Barkhoff, Heiby, and Schlicht (2006) noted that retirement entails older adults' adaptation for changing life contexts (e.g., decrease in income, decline in physical health). In the longitudinal study of Hillier & Barrow (2015), retirement adjustment and psychological well-being were influenced by contextual variables (e.g., marital status, health, and retirement planning). Walsh, Green, Cance, and Lee examined retired adults who were 51-61 years old and their social networks. Growth mixture modeling (GMM) revealed that among retired adults, contextual resources (marital status, bridge job) had a mediator effect on adjustment to retirement. Specifically, Walsh et al., found that retired older adults do not necessarily follow a uniform adjustment pattern. Rather, retirement adjustment varies with individual and social resources. Therefore, it is possible that retirement may cause changes in

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daily life patterns, social relationships, and health and income status but can also result in ample benefits to and consistency within older adults' social networks. For example, through actively participating in physical activities and health-related activities (Hooyman & Kiyak, 2020), it is possible to build self-esteem and health for retired older adults. Indeed, retired older adults may enhance health through physical active engagement (Ungar and Florian, 2004).

Recently, there has been growing agreement that the role of leisure activities is increasingly important for retired older adults. Retired older adults are more likely to have a free time to spend time with family and friends and engaging in leisure, travel, sport, religious, cultural, and educational activities (Hooyman & Kiyak 2020). Having adequate leisure activities may decrease the negative aspects associated with retirement such as emotional distress, anxiety from financial instability, or health decline. Furthermore, participation in leisure activities may provide a sense of relief after retirement (The CDCP, 2022).

In a study conducted by Olivera, Brochado, & Correia (2018), as a leisure activity, residential tourism was also a factor for retirees seeking a higher quality of life. It has also been suggested that vacations for seniors may provide meaning or a sense of purpose which therefore may improve feelings of self-worth and overall life satisfaction (Dann, 2001). In addition to leisure activities, research also suggests a positive relationship between sports

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participation in adapting to the major life change associated with retirement (Walsh, Green Holahan, Cance, & Lee, 2019).

Given that retirement status changes in later life may have a significant influence on older adults' health and well-being and their increased life expectancy after retirement, it is necessary to better understand about the changes of retirement status and their influence on health in later life. In addition, given that the sizable baby boomer generation is growing in age, a better understanding of how the changes affect older adults' health and life satisfaction is urgent. By understanding the associations, it is possible to make social policy and ultimately bolster the social support systems of older adults. In addition, reflecting on the increasing number of retired older population in the future, this study will contribute to an understanding of the influence of health status, and diverse demographic differences (e.g., gender, income, race, age) on older adults' physical activities. Therefore, if older adults prepare for retirement and have retirement plans prior to retirement, adjustment is more likely to be a gradual satisfactory adaptation without dramatic changes in life satisfaction.

### **Life-Course Perspective**

The life-course perspective derives from diverse disciplines such as psychology, biology, sociology, and history (Feldman, 2013). Generally, life-course perspective emphasizes the historical time and the social contexts in which the person lives and the individual's life experience over time (Mason, 2013). Indeed, it is possible to see personal,

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social, and historical factors simultaneously through the life-course perspective (Elder & Johnson, 2003). There are four main premises underlying the life course perspective (Hillier & Barrow, 2015). First, individuals' personal resources, life events, and the way in which individuals adapt to the personal resources and life events have an effect on individuals' aging process. Personal resources refer to individual characteristics (e.g., race, SES, gender) which determine the person's social positions whereas individuals' life events mean that normal life events which occur over the life course, such as retirement and loss of spouse in later life. Second, historical time and social environment may affect individuals' personal characteristics (e.g., life events, personal resources). Third, birth cohort may affect individuals' aging experience which can differ by gender, race, or social class. Fourth, birth cohort can be affected by historical time and social events. Therefore, it is possible to see an individuals' aging process through the individuals' personal attributes and social-historical contexts which affect individual aging (Feldman, 2013).

Life-course perspective emphasizes life transitions in developmental contexts in which development is viewed as a life-long and multi-directional process (Hooyman & Kiyak, 2015). Individual demographic factors, such as marital status or retirement, may be included in life developmental process. In addition, role changes with age (e.g., grandparenthood or widowhood) may affect individual resources and social networks. For example, life course perspective posits that role changes across the life span are a dynamic



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process. Specifically, widowhood at middle-age and later life may entail different adjustment to new identity and social networks. For example, middle-aged widowed individuals may be faced with the issues of child care and financial difficulties (Hillier & Barrow, 2015) whereas older widowed adults may experience loneliness and health decline (Mason, 2013). Although middle-aged and older widowed adults may have different social roles and difficulties, widowhood status requires adjustment to new identity and social relationships which may affect their social networks (Hooyman & Kiyak, 2020). Similarly, retirement in 60s and 70s may create different social life. Jang, Mortimer, Haley, and Graves (2004) examined older adults' retirement adjustment with longitudinal data of two older cohort samples. Wang reported that different retirement ages may cause different retirement transition and adjustment processes. Specifically, younger retirees who retired in their 60s reported a better adaptation or transition to new social relationships and activities than older retirees who retired in their 70s.

In addition, the timing of social role changes may result from the interaction of social position with respect to income, gender, health, and race. For example, Williams and Oliveria, Brochado, and Correia (2018) noted that marital status changes may contribute to older adults' general well-being because marital changes are associated with other factors such as income, residence, health, and social relationships. Oliveria, Brochado, and Correia explained that life-course stage might have a moderating effect on the associations between

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marital changes and other factors. Accordingly, individuals' roles may change with time due to individual's life transitions, such as marital change or retirement (National Council on Aging, 2021). Thus, a life-course perspective posits that marital change or retirement may be transitional life events that may prompt social network changes in older adults' social roles. Because these transitional changes can be viewed as a process which incorporates different social networks or demographic status, the contexts of individual's life experiences are important (National Council on Aging, 2021). In addition, life-course perspectives emphasize that individual background factors (e.g., health, income, gender, and age) play crucial roles in older adults' later life adjustment because the factors provide constraints or opportunities for older adults' adjustment (Hooyman & Kiyak, 2022).

### **Research Question**

Thus, the present study addressed the following research question:

To what extent do social networks contribute to the quality of life after retired?

### **Method**

*Sample:* A secondary data analysis from a national AARP (telephone) survey of adults

(Montenegro, 2020).

*Age Range:* 60-89 years old adults (n=634)

*Race/Ethnicity:* White (n=306), Black (n=119), Hispanic (n=209)

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*Measures:* Quality of Life. Perceived Quality of Life was assessed with a single-item Likert scale question (1= “strongly unsatisfied”, 10= “very satisfied”).

Sample item: “On which of these 10 steps of the ladder do you feel you personally stand at the present time?”

Demographics (e.g., age, gender, ethnicity) were assessed via single-item questions.

Physical/Mental health was measured with a self-reported Likert type scale (1= “poor”, 2= “fair”, 3= ”good”, 4= “very good”, 5= “excellent”). The mean score of physical health was 3.2 ( $SD = 1.1$ ) and a higher score reflected the higher level of health.

A dummy variable of retirement status was coded (0= “no, 1=”yes”).

Social networks. Social networks were assessed via single item questions on frequency of social behaviors with family members and friends including neighbors and religious members (1=“never”, 4=“often”).

Sample item: “How often can you meet with family or friends to spend time with them?

Please check whether it is something you do often, occasionally, not very often, or never”

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Table 1. Descriptive Statistics (n=634)

Variables	Categories	Percentage
Marital Status ( <i>n</i> =634)	Married	62%
	Divorced	12%
	Widowed	22%
	Never married	4%
Retirement Status ( <i>n</i> =634)	Retired	63%
	Non-retired	37%
Age ( <i>n</i> =634)	Young-old (57-74)	30%
	Middle-old (75-85)	70%
Ethnicity ( <i>n</i> =634)	White	70%
	Black	17%
	Hispanic	10%
	Other Ethnicity	2%
Gender ( <i>n</i> =634)	Male	48%
	Female	52%
Health status( <i>n</i> =634)	Poor	8%
	Fair	19%
	Good	30%
	Very good	31%
	Excellent	12%
Income Status ( <i>n</i> =634)	Far below average	9%
	Below average	18%
	Average	33%
	Above average	16%
	Far above average	3%

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Table 2. *Descriptive Statistics of Dependent Variables*

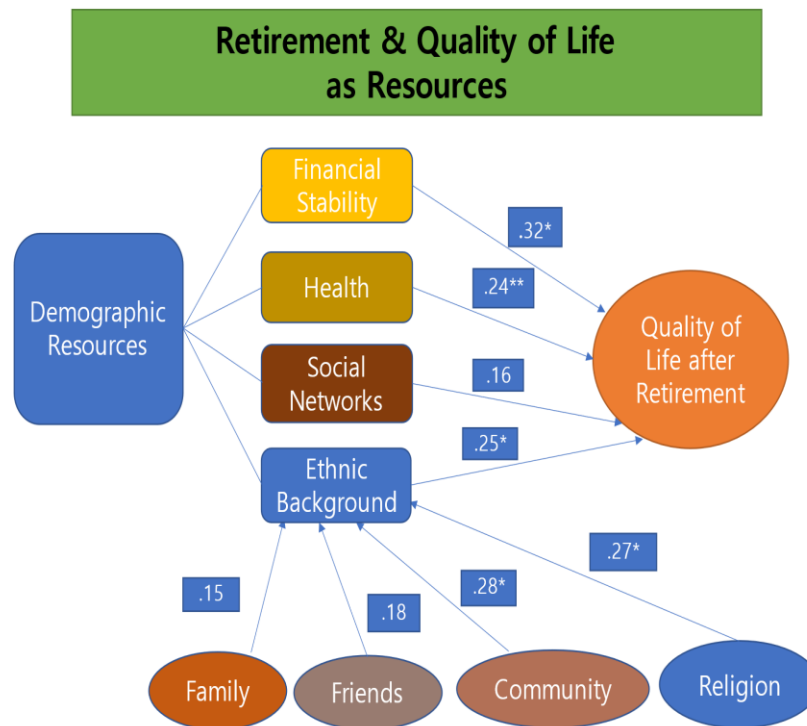
Variables	Mean	Std. Deviation
Family network	3.5	0.84
Friend network	3.5	0.75
Religious network	3.3	2.1
Financial resources	2.9	1.0
Self-rated physical health	3.3	1.1
Education	2.9	1.0
Community network	3.3	1.1
Religious network	3.3	1.1

Table 3. *Two-step Hierarchical Regression of Demographic Resources & Quality of Life*

## After Retirement

	B	SE	B
<u>Step 1 – Demographic Factors</u> ( $R^2=.21, p<.001$ )			
Financial Resources	.35	.53	.32*
Health Status	.10	.15	.24**
Ethnicity	1.01	.48	.25*
<u>Step 2 – Social Networks Factors</u>			
( $R^2\text{change}=.10, p<.001$ )			
Family	.07	.28	.15
Friends	.63	.31	.18
Community	.28	.27	.28*
Religious Group	.15	.26	.27*
(Total $R^2=.31, p<.001$ )	* $p<.05$	*** $p<.001$	

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## Results

To address the research question, a two-step hierarchical regression was conducted.

In the first step, satisfaction was regressed on the demographic factors. Collectively, the factors accounted for 21% variance in life satisfaction ( $R^2$  adjusted=.18,  $p<.001$ ). Beta values indicated that financial resources, health status, and ethnicity were unique predictors.

In the second step, the social networks factors were added to the regression equation.

There was a 10% increase in quality-of-life variance (total  $R^2=.31$ ,  $p<.001$ , total  $R^2$  adjusted= .23,  $p<.001$ ). Beta values indicated that (c) community (d) religious group member were unique predictors.

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The results indicated that health, financial resources, and ethnicity factors affected retired older adults' quality of life after retirement. It is not surprising that retired older adults are less stable or having good quality of life when they have decreased physical health and not enough financial resources, but more satisfied when they engage in diverse physical activities or exercise after retirement with better financial resources to use. Actually, similar research result has been supported the linkage of life satisfaction, and income (Koivumaa-Honkanen, Kaprio, Honkanen, Viinamaki, & Koskenvuo, 2004).

It was somewhat surprising that ethnicity was associated with older adults' quality of life after retirement. It fits with Oliveria et al's study (2018) in which minority groups such as African Americans, Hispanics, and other ethnic groups have lower levels of socio-economic status (e.g., income, health, education) than Caucasians, which may be linked to a limited use of friend including social networks. In addition, African American and Hispanic groups of older adults' poor health status may cause friends in their network to experience care giving support burden (Hooyman & Kiyak, 2015). It is possible to assume there may be a higher chance of demands and also criticism on the friend or social relation when the older adult has fewer resources (e.g., income, available social members). In addition, older adults of higher socio-economic status may maintain positive social relations and may have fewer negative experiences, such as demands or criticisms from people around them. Reflecting on the nature of friend and social relationships later in life, it is possible to assume that African

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American and Hispanic groups of older adults may feel difficulty maintaining the relationships if one side of the friend relationship has a lower position in health and income status.

Regarding the community and religious activities and quality of life after retirement, retired older adults engaging in diverse community and religious activities are better coping in health and social decline and other adjustment in aging process (Feldman, 2013). These findings suggested that the role of social relations of older adults seems to more complex than previously assumed, therefore more detailed research needed. Recently, similar research found that those older adults may undergo negative experiences such as health decline, depression, and lower level of life satisfaction after retirement (National council on Aging, 2021). For example, in the study of Lee and Bakk (2001), African and Hispanic older adults are more likely to rely on their daily activities than their adult kids or family members. It is closely related to their feeling of life satisfaction psychological well-being (Hooyman & Kiyak, 2020).

It is understandable that engaging in social relations in which older adults cope with getting physical health decreasing. More generally, there is ample correlational evidence that social relationships play significant roles in the satisfaction of later life (Jaumot-Pascual, Monteagudo, Kleiber, & Cuenca, 2016). Social relations may often be undervalued as a coping strategy, but it can have substantial ameliorative effects from depression and stress in



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later life (Rodríguez, Fernández, & Rojo, 2012). Similarly, Hooyman and Kiyak (2020) noted that older adults are likely to join in community and religious activities are positively related to their general health, life satisfaction, and life adjustment for older adults. Therefore, it is possible to assume that engagement in community and religious engagement may closely related to older adults' quality of life (Olson & Skogrand, 2007).

Given the previous research on retirement and retired older adults' changes in their quality of life and physical activities, the results may be more complex than previously presumed and additional investigation should be continued. For example, the current findings support the life course perspectives that older adults may maintain their social engagement and in which they are able to adapt to their changing quality of life contexts after retirement. Therefore, retirement may not cause dramatic physical changes in later life (Hillier & Barrow, 2015).

Similar to the life course perspective, the convoy model also supports the current findings, as older adults move in and out of social involvement over a lifetime, creating a pattern that will support adjustment to challenging life events such as retirement. However, the current study uses cross-sectional data in which it is impossible to examine any changes after retirement exactly. Further longitudinal research is necessary to find the nature and dynamic of retirement and its consequences on life satisfaction and social networks. The results of this study will help researchers, gerontologists, and social policy makers who are

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interested in life satisfaction, physical activities, and health in later life. Furthermore, understanding the associations between retirement, health, and physical activities in later life will aid in understanding social dynamics in later life.

A huge takeaway from what the data revealed is very helpful for the caregivers, event professionals and advocates of these older adults. It showed that physical activities should be incorporated in the older adults' daily activities. According to the National Council on Aging (2021), there are exercise programs that promote senior fitness such as moderate exercise for at least 30 minutes five days per week and muscle-strengthening activities for two or more days per week that work all major muscle groups. Event professionals can plan these events for the older adults such as holding community events. Properly planned and implemented community events can be highly effective vehicles to promote physical activities for the older adults (The Centers for Disease Control and Prevention, National Center for Injury Prevention and Control, Division of Injury Response, 2022). Currently, older adults are often as physically and mentally vibrant as their younger friends and relatives (Clark, 2022). When planning events for the older adults, event professionals should not assume, they must consult the older adults about their interests. In addition, evaluate their physical needs and consider physical activity to keep them in top shape. Moreover, seek out travel opportunities that help the older adults to explore their interests. If they are interested in history, plan a day of historic tourism. Encourage older adults to share their knowledge through public speaking in

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churches, non-profit groups and community centers. Pave the way for them to volunteer for a favorite cause as a group using their specialized skills such as event planning, writing, editing or accounting (Clark, 2022).

### **Conclusion & Future Directions**

The current study provided a sketch of older adults' social activities, quality of life and the similarities and differences among different racial groups. Understanding the effects of different ethnic factors on the social activities of older adults may aid gerontological researchers, family policy makers, and social welfare workers in designing social programs which provide the most benefits to older adults and their family, friends, and other social members.

Although not measured in the current study, a review of the previous research on ethnicity and social networks in later life, indicates that African Americans and Hispanics have similar or larger sizes of friend networks, but their quality of social networks might be lower than the Caucasian group's due to their lower socio-economic status and lower usage of social services (Atwood & Genovese, 2006). In addition, because African Americans and Hispanics tend to highly value family life and tradition, their friend relations might be less strong (e.g., smaller and lower quality) than those of Caucasians. Additional variables such as health, income, education and work experience should be included in future aging studies. Longitudinal studies could also prove beneficial. The findings from the current study and

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previous research highlight the importance of Bannett, Smith and Hughes's (2005) idea of "different worlds of aging" and the need to do more research to understand the different realities of older adults based on their cultural experiences. Further exploration of cultural theories as related to aging may help expand the understanding and ability to meet the needs of a growing, diverse, aging population.

There might be limitations exist that influence the interpretation of the results. First, this research was a secondary data analysis of the AARP (2020) interview study; so, it is inherently restricted to the design of the original study. Therefore, it was not possible to refine the original interview questionnaire protocol. In addition, the variance of the results is meaningful in that current study used secondary data set which has the huge total sample (n=634) size. Second, all of the variables were measured with one-item questions. Third, in reference to the social networks, a limited range of social network variables were assessed, such as both size and quality of all variables. The limited measure of all variables entails that the results might have been different if additional social networks (e.g., volunteer groups, other community groups) were measured. Therefore, there needs to be a discussion of the appropriateness of regression with limited variables. Fourth, the findings are based on self-reported measures of demographic variables and friend networks, which may result in inaccuracies in reporting. Fifth, a cross-sectional study of this type can only reveal associations among variables; therefore, causality cannot be proved.

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Results from the current study have implications for future researchers. They need to expand the number of variables measured. There might possibly be other factors that may mediate the older adults' friend networks which need to be examined for future studies. Therefore, future studies will find the direct and indirect associations between demographic factors and other social networks that are not investigated in the current study. Further studies also need to investigate the possible barriers that are related to demographic factors' influences in older adults' friend networks. By applying longitudinal design, it is possible to determine how the effects of friend networks and ethnic differences change over the life cycle.

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