

Exploring Leisure Planning: Implications for Retirement

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Exploring Leisure Planning: Implications for Retirement

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Abstract

Retirement is a significant life transition for many older adults, and historically most retirement planning focusses on financial planning. Not only is there far less importance placed on non-financial retirement planning, but also there is also little research on what planning priorities contribute to retirement satisfaction. This dissertation presents two studies conducted with the purpose of identifying these priorities. Study one involved one-on-one semi-structured interviews of 16 retired and non-retired individuals who were engaged in an endurance serious leisure sport. It revealed similarities and differences between pre-retired and retired participants as well as overall contradictions between participants' perceived and practised retirement strategies. While a general lack of leisure retirement planning was observed, self-determination theory's precepts of autonomy, competence, and relatedness fulfilment were predominant in the significance the endurance sport held for participants' retirement plans and appeared to contribute significantly to retirement well-being. The second study was a sequential transformative mixed-method design of 50 retired individuals involving an online survey and focus group discussion and was founded on Self-Determination Theory (SDT) and Serious Leisure Perspective (SLP). Qualitative data were analysed using Constant Comparison Method, Word Count, and Classical Content Analysis. Quantitative methods were applied to determine if retirement satisfaction and vitality related to SDT constructs. Using multiple linear regression analyses, autonomy ($\beta = .43$; 95% CI .04 - .22; $p = .01$), leisure priority ($\beta = .28$; 95% CI -.01 - .33; $p = .05$), and casual leisure competence ($\beta = .68$; 95% CI .02 - .59; $p = .04$) emerged as items most related to retirement satisfaction, while relatedness ($\beta = .32$; 95% CI .14 - 1.44; $p = .02$) and autonomy satisfaction ($\beta = .27$; 95% CI -.01 - 1.26; $p = .05$) were associated with vitality.

Key Words: retirement planning; retirement transition; well-being; self-determination theory; serious leisure perspective

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Dedication

To my Father, John (Jack) Dixey Hetherington. He inculcated in me the desire to learn, stay fit, and always do my best. His advice for me when attempting something was to “aim high and shoot for the moon, for who knows, if you miss you might just hit the stars”. His words continue to resonate with me. His personal battle with multiple sclerosis taught me to persevere and never give up. Also, to my Grandparents, William (Bill) and Germain Dodds who instilled in me the love of nature, the outdoors, and the principles of hard work, persistence, and devotion. Their collective indelible influence enabled me to achieve this goal.

Chapter 1 – Introduction

The retiring “baby boomer” generation, born between 1946 and 1964, will continue leaving the workforce until approximately 2030 by which time roughly 23% of the Canadian population will be over the age of 65 (Bohnert, Chagnon, & Dion, 2015). While baby boomers increasingly join the ranks of the retired, for many the transition signifies replacing time previously occupied by work with leisure, enabling them to pursue activities or interests previously unattainable due to work or other obligations. Many might consider this transition a form of compensation for their many years in the workforce; however, [retirement](#) and ageing have other associated factors that can be negative. Beyond an increasing demand on society’s social ‘safety net’, some individuals will find the prospect of retirement fraught with loss, uncertainty and stress (Kleiber & Linde, 2014; Moffatt & Heaven, 2017).

1.1) Background of the Problem

Although it seems paradoxical that retirement can contribute to [well-being](#) for some while causing health-related issues for others, research shows that [leisure participation](#) can contribute to well-being and longevity (G. A. Adams & Rau, 2011; Kleiber, 2017; Lennartsson & Silverstein, 2001; Liechty, Genoe, & Marston, 2017; Minello & Nixon, 2017; Ryu, Yang, Kim, Kim, & Heo, 2018). Consequently, time previously occupied by [employment](#) provides individuals with the opportunity to participate in additional [leisure](#) activities and, therefore, promote well-being and personal growth should they choose to so engage. Furthermore, for some retirees increased leisure time allows them to take ownership of their health and well-being (Eime, Young, Harvey, Charity, & Payne, 2013; Minello & Nixon, 2017), providing them with a sense of autonomy which can promote

confidence and satisfaction, two psychological factors associated with well-being (Ryan, Frederick, Lepes, Rubio, & Sheldon, 1997).

This is not to suggest, however, that leisure is exclusively beneficial, for as implied in the preceding paragraph leisure benefits are dependent on the form and degree in which leisure is engaged. As detailed in chapter two, different forms of leisure are accompanied by associated motives, benefits, and costs. Pleasure or happiness, one reason for leisure engagement, is referred to as [hedonism](#) (Ryan & Deci, 2001). Enjoyment and pleasure, while considered benefits of leisure are not, however, exclusively beneficial. Although not necessarily deleterious, Stebbins (2001) suggests that overindulgence in casual leisure might come at the cost of not participating in serious leisure. However, not all pleasure-producing activities result in well-being (Ryan & Deci, 2001). An example here might be cigarette, alcohol, or drug consumption, considered by some to be a leisure activity. These same activities, however, can also be harmful if partaken excessively. This dichotomous relationship can also be found in serious leisure where participation at an extreme level can have harmful effects on individuals or relationships.

It is clear that while retirement and leisure are inextricably intertwined, they are not exclusively beneficial nor do they necessarily promote well-being. For example, poor use of additional leisure time associated with retirement can, for some, contribute to poor health and decline. For these reasons, it is important that individuals understand what choices and competencies can aid them to plan successfully for well-being in retirement.

1.2) Statement of the Problem

For most, departure from employment equates to increased free time. However, that increase does not in and of itself bring about associated benefits such as well-being or happiness. How one prepares for and what one chooses to do are important factors in deriving benefits from leisure engagement. As with most undertakings, fruitful leisure planning requires informed decision-making skills and competencies.

Initially, post-retirement free time might be considered positive or viewed as a retirement 'reward', but retirement can be a difficult transition for many (J. E. Kim & Moen, 2002; Kleiber & Linde, 2014; Liechty et al., 2017). Those with health concerns or few interests outside of work may have difficulty adjusting to retirement (Damman, Henkens, & Kalmijn, 2015; Hyde, Ferrie, Higgs, Mein, & Nazroo, 2004; Reitzes & Mutran, 2004). For those with relationships outside the workplace, transfer of interests from their day-to-day pre-retirement experiences may enable them to more easily adapt to post-retirement losses (Agahi, Ahacic, & Parker, 2006; B. B. Baltes & Dickson, 2001; P. B. Baltes, Staudinger, & Lindenberger, 1999; Kleiber, 2012a; Nimrod, 2016; Nimrod, Janke, & Kleiber, 2008). For those who experience difficulty at retirement preparation can help provide a sense of community, purpose, identity, and competence, all benefits of post-retirement leisure engagement that can contribute positively at both individual and societal levels (Liechty et al., 2017; McDonald, O'Brien, White, & Sniehotta, 2015; Stebbins, 2013). Leisure benefits such as mastery, goal-setting (Earl, Gerrans, & Halim, 2015), mental, physical, and social health, as well as retirement satisfaction (G. A. Adams & Rau, 2011) are only some of the valuable contributors to [healthy aging](#) and well-being (Brown, McGuire, & Voelkl, 2008). Consequently, leisure planning can enhance employment exit

conditions and, in turn, mental and physical retirement health (G. A. Adams & Rau, 2011; Helgadóttir, Forsell, Hallgren, Möller, & Ekblom, 2017; Rowe & Kahn, 1997; Willey et al., 2016).

1.2.1) Benefits of Leisure

The benefits of [leisure participation](#) during retirement and older age are extensive and include reducing mortality and extending life expectancy through the lowering of coronary heart disease (Stewart et al., 2013), cancers (Celis-Morales et al., 2017), and myocardial infarction (Shaya et al., 2016). Regular exercise has also been shown to help prevent men and women from developing diabetes, hypertension, and colon cancer (Lewis & Hennekens, 2016). As well, a spectrum of physical and leisure activities can prolong independent living for older adults, and may positively stress the brain which in turn may improve cognitive function (Wong et al., 2015). Lower incidence of heart attacks and stroke in the elderly are also associated with activities such as walking and gardening (Soares-Miranda, Siscovick, Psaty, Longstreth, & Mozaffarian, 2016). Leisure activities also contribute to mental health and psychological well-being ([PWB](#)) which can reduce stress and depression (Helgadóttir et al., 2017). Additionally, increasing leisure-time activity after mid-life, particularly in men and overweight individuals, is associated with lower dementia risk (Tolppanen et al., 2015), while lower leisure activity is associated with cognitive decline (Willey et al., 2016). Participation in sport also contributes to positive psychological and social outcomes for adults (Eime et al., 2013) and, furthermore, enhances quality of life (Lewis & Hennekens, 2016; Paggi, Jopp, & Hertzog, 2016; Sato, Jordan, & Funk, 2014), all benefits non-financial [retirement planning](#) can contribute toward.

1.2.2) Retirement Planning

Considering the significance retirement represents in our lives (Kleiber & Linde, 2014; Moffatt & Heaven, 2017; Nicolaisen, Thorsen, & Eriksen, 2012; Nimrod & Kleiber, 2007; Stenholm et al., 2016), and how planning for it positively affects well-being (G. A. Adams & Rau, 2011; Moffatt & Heaven, 2017; Muratore & Earl, 2015; Noone, Stephens, & Alpass, 2010; Yeung, 2013; Yeung & Zhou, 2017), the importance attached to retirement planning should correspond with its magnitude in one's life. Despite this, however, few plan for retirement and, consequently, are not prepared for the changes associated with it (G. A. Adams & Rau, 2011). Retirement planning benefits include reduced retirement-related anxiety and depression and increased transition confidence and satisfaction (G. A. Adams & Rau, 2011; Kleiber & Linde, 2014). Additionally, it involves many contributing factors for a positive and meaningful post-retirement lifestyle (McDonald et al., 2015; Moffatt & Heaven, 2017; Muratore & Earl, 2015; Nimrod et al., 2008; Yeung, 2013). Furthermore, while financial factors play an important role in retirement planning (Heaven et al., 2013), leisure-related aspects including free time, socialization, locale, and health are equally important considerations (G. A. Adams & Rau, 2011; Noone et al., 2010).

Cessation of paid employment and freedom to do as one chooses is a view of retirement held by many (Froidevaux & Hirschi, 2014; Hyde et al., 2004). Since the termination of employment income is a significant factor associated with retirement, when asked to contemplate retirement planning, most immediately assume 'financial planning' (Moffatt & Heaven, 2017; Noone et al., 2010). Consequently, it should come as no surprise that the abundance of retirement planning advice is economically focussed.

Admittedly, while prudent fiscal retirement preparation provides the means by which one can afford a chosen retirement lifestyle, especially important in our complex economy, retirement transition deserves more than an economic plan to shift confidently from an employed regime to a fulfilled and rewarding retirement. Regardless of one's financial retirement resources retirees need a personalized plan that will ensure an active, meaningful, and pleasurable retirement that suits both their needs and means.

1.2.3) Serious Leisure Perspective

Leisure is composed of a broad spectrum of interests and activities. Equally diverse are individuals' abilities, knowledge, experiences, or interests, all important considerations when planning retirement leisure. Recognizing not only the extensiveness of leisure but also the varying levels of participation, Robert Stebbins developed the [Serious Leisure Perspective \(SLP\)](#) (Elkington & Stebbins, 2014; Stebbins, 1979, 1992, 1998a, 2004, 2007). The [SLP](#) is a leisure participation and categorization framework developed through grounded theory and viewed from participants' standpoint. In [SLP](#) Stebbins identifies three categories of leisure: casual, project, and serious. Within these categories, serious leisure is described as a commitment equivalent to a career. So-engaged participants also demonstrate six lasting qualities defined as perseverance, career, durable benefits, effort, unique ethos, and identity. While [SLP](#) may not represent the engagement level or interests of all retirees, the significance of serious leisure's impact on aging is supported by numerous studies (G. A. Adams & Rau, 2011; Cuenca, Kleiber, Monteagudo, Linde, & Jaumot-Pascual, 2014; Earl et al., 2015; J. Kim, Yamada, Heo, & Han, 2014; Newman, Tay, & Diener, 2014). Additionally, research examining older adults recreational dance (Brown et al., 2008), physical and cognitive requirements (Siegenthaler & O'Dell, 2003),

and Senior Games participation (Heo, Culp, Yamada, & Won, 2013b), all found serious leisure to contribute positively toward “successful ageing” or well-being. Therefore, based on one’s interests and abilities aspects such as [SLP](#)’s general leisure categories can provide a starting point from which to develop one’s retirement plan. Accordingly, this leisure framework was used as the basis for participant leisure categorization in this dissertation.

As retirement is often accompanied by increased free or leisure time, one’s sense of fulfilment or satisfaction with what is done during that time can be a measure of a positive ageing lifestyle. Numerous ageing theories exist that present various postulates on successfully adjusting to ageing, or well-being. Among those theories are: Successful Aging (Rowe & Kahn, 1997); Continuity (Agahi et al., 2006); Selective Optimization with Compensation (SOC) (P. B. Baltes & Baltes, 1990; Kleiber, 2012a); [innovation](#) (Nimrod, 2008); socioemotional selectivity (Carstensen, 1995); and activity (Menec, 2003). All these theories, to one degree or another, explain activity and/or social changes and the associated effects on physical and sociopsychological well-being as one ages.

While each aging theory may be representative of segments of older adult populations and/or aspects of their adaptation to aging no single theory fully encompasses aging and leisure’s influence on well-being. [Self-determination theory \(SDT\)](#), a theory of motivation and the psychological need for autonomy, relatedness, and competence fulfillment and their contribution to one’s well-being (Ryan & Deci, 2000; Ryan, Kuhl, & Deci, 1997), however, does provide a basis upon which older adult leisure engagement and well-being can be framed. While not a theory specifically about aging, [SDT](#) encompasses not only motivational factors for leisure engagement but also leisure activity’s benefits and

contribution to well-being and health for young and old alike (Frederick & Ryan, 1993). Within this framework are the terms [hedonism](#) and [eudaimonism](#), both representative of well-being (Ryan & Deci, 2001). Hedonism is a subjective measure of happiness, and eudaimonism reflects the quality of life involving both subjective and objective psychological well-being. In the context of [SDT](#) validated measurement scales have been developed to reflect levels of individual psychological needs fulfillment (Chen, Vansteenkiste, Beyers, Boone, Deci, Duriez, et al., 2015) or one's present condition of vigour (Ryan & Frederick, 1997b) as they relate to well-being and health, some of which are incorporated in the survey developed for this dissertation.

1.3) Significance of the Study

Framed within [SDT](#) and from the broader topics of serious leisure, aging, and healthful aging, this dissertation is a distillation of implementable non-financial retirement planning strategies and competencies that promote well-being in retirement.

[SDT](#) explains how the satisfaction of the psychological needs for competence, relatedness, and autonomy serve to motivate and, therefore, contribute to happiness and well-being (Ryan, 2009; Ryan & Deci, 2000; Ryan, Frederick, et al., 1997). [SDT](#) explores self-motivation through intrinsic growth tendencies and psychological needs (Ryan & Deci, 2000) and, I suggest, when providing the foundation upon which successful retirement planning is structured, explains how and why planning can contribute to retirement well-being.

Robert Stebbins conceptualizes a multifaceted representation of leisure in his [SLP](#). The theoretical model he creates is elaborate and, for those less familiar with its intricacies,

convoluted (Elkington & Stebbins, 2014; Stebbins, 1979, 1992, 1999). To help clarify this I have developed a detailed summary and model of [SLP](#) representing its complexities and leisure's interrelationship with healthy aging (Figure 1). Superimposed over an *optimal leisure lifestyle* 'objective', this model begins at the top by displaying Stebbins' three leisure categories with dashed lines between each indicating a potential to shift between categories. Behind casual and serious leisure is a *social structure continuum* indicating that social complexity increases as one progresses from casual toward serious leisure. Below each leisure category are examples of associated activities, qualities, rewards, and benefits. Specific to serious leisure, Stebbins describes the opportunity to develop a leisure career. Leisure career development progresses from a beginning through to a maintenance phase and can be one of three types; participant, moderate devotee, or core devotee. Based on observation and interviews of some serious leisure participants, I have added a fourth category titled *Extreme Devotee*. Extreme devotees typically place their serious leisure activity priorities before virtually all other priorities, even family relationships. Below the last three devotee categories are activities, rewards, and benefits associated with serious leisure.

Participants can choose to either continue with their leisure participation or, due to associated costs, disappointments, dislikes, or tensions, choose to disengage. When individuals disengage, they enter a phase of decline. Associated with decline are life-course determinants and aging theories and, based on these, decline can be either early, premature, and shallow, or delayed and steep in older adulthood.

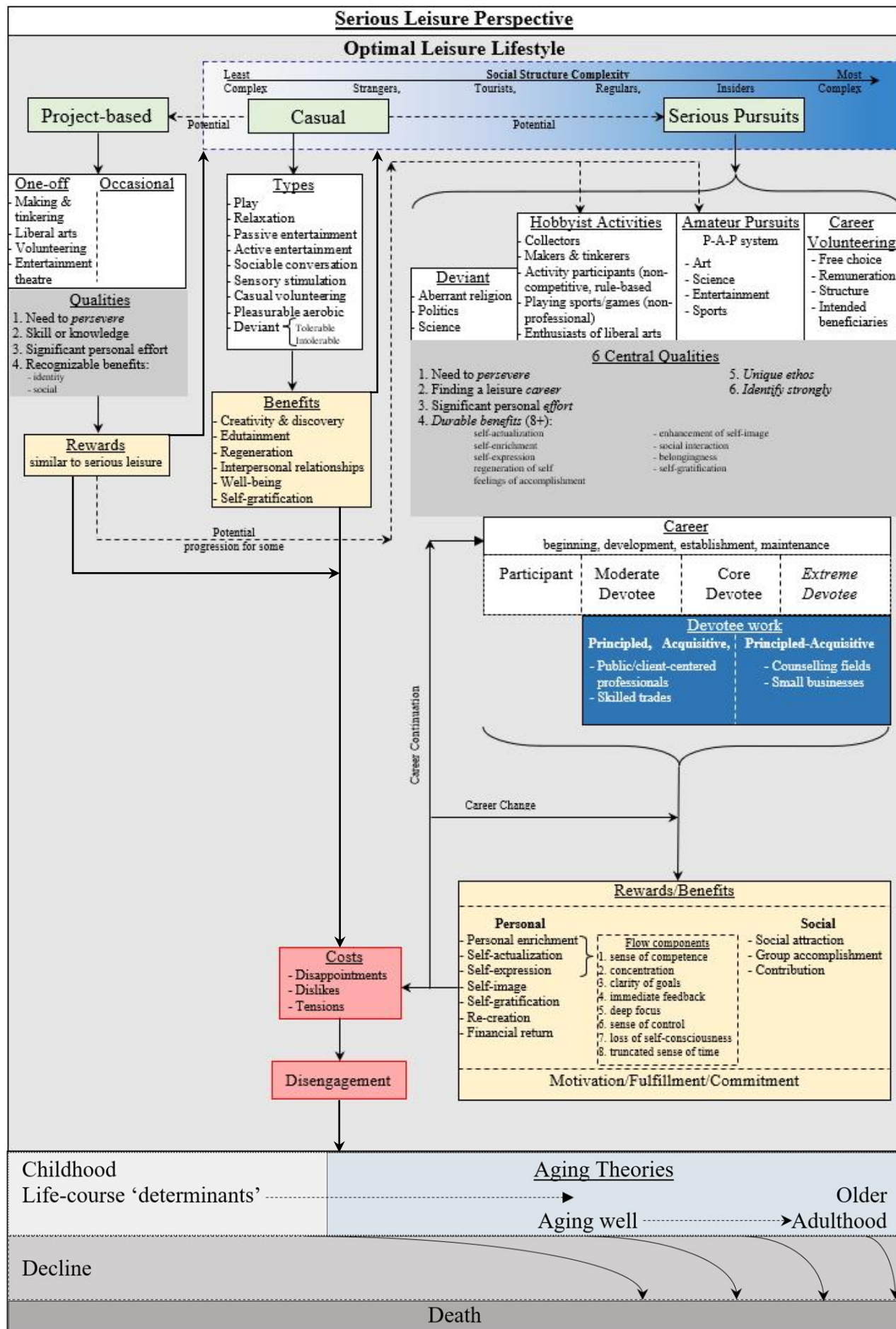


Figure 1. Serious Leisure Perspective

To determine what retirement planning a group of older adults engaged in and to identify their retirement leisure competencies, I studied a group of pre and post-retired Masters athletes who recently participated in a World Masters endurance event. Examples of retirement leisure competencies might include; knowledge of leisure benefits and reasons for leisure engagement; plans for replacing previous time occupied by work with leisure; plans for developing skills, interests, or relationships associated with retirement leisure activities. Using [SDT](#) as a framework this qualitative study endeavoured to identify what benefits a group of pre-retired and retired adults derived from their serious involvement in an outdoor endurance leisure activity. Additionally, it examined how involvement in the activity influenced retirement intentions and well-being, and what retirement planning competencies contributed positively to retirement. The findings revealed similarities and differences between pre-retired and retired participants as well as overall contradictions between participants' perceived and practiced retirement strategies. While a general lack of leisure retirement planning was observed, self-determination theory's precepts of autonomy, competence, and [relatedness](#) fulfilment were predominant in the significance the endurance sport held for participants' retirement plans and appeared to contribute significantly to well-being. It was felt that further research is needed to better understand leisure's relationship with retirement and, therefore, has acted as a natural forerunner to this dissertation's study on retirement planning.

Given the significant demographic changes taking place in Western societies as a result of our aging population, both the transition to retirement and retirement itself are important societal considerations (Maggiori, Nihil, Froidevaux, & Rossier, 2014). It is well known that retirement is a significant life-transition (Damman et al., 2015; Moffatt & Heaven, 2017; Nimrod, 2007) that involves challenges and adjustments (Heaven et al., 2013; Liechty et al., 2017; Nimrod, 2007; Nimrod et al., 2008), and research has demonstrated the important positive relationship that exists between leisure and well-being in retirement (Heaven et al., 2013; Henderson, 2014; Liechty et

al., 2017; Nimrod et al., 2008). That retirement is one of life's significant transitions (Kleiber & Linde, 2014; Nicolaisen et al., 2012; Nimrod & Kleiber, 2007), and planning for it enhances well-being (Heaven et al., 2013; Muratore & Earl, 2015; Noone et al., 2010; Yeung, 2013), one would expect its planning to be an important consideration for those approaching retirement.

Surprisingly, however, this is not the case (G. A. Adams & Rau, 2011), and while a sound retirement financial plan cannot be overlooked (Heaven et al., 2013), considering the associated adjustment factors (Muratore & Earl, 2015; Galit Nimrod, Janke, & Kleiber, 2008; Yeung, 2013) and benefits (G. A. Adams & Rau, 2011; Kleiber & Linde, 2014) associated with retirement leisure, its planning is equally significant.

1.4) Purpose of the Study

Framed within [SDT](#), this dissertation is comprised of two studies. The first involves semi-structured telephone interviews of pre-retired and retired older adults engaged in a serious leisure activity. Participants are asked open-ended questions regarding their pre-retirement plans, post-retirement activities, serious leisure participation, and perceived retirement competencies or priorities. The second examines pre and post-retirement plans, strategies, and satisfaction of a group of older adults who have been retired from two to five years. Additionally, participants' self-reported sense of autonomy, relatedness, competency, and [vitality](#) regarding their current retirement status is surveyed. Furthermore, focus group participants discussed non-financial retirement planning practices and competencies that might assist individuals better prepare for an active, meaningful, engaged, and pleasurable retirement that contributes to well-being. Data were collected from the general population with varying socioeconomic, educational, and leisure interest backgrounds. These data were then assessed to identify key non-financial retirement competencies that might serve as a foundational reference to assist others better prepare for retirement. Although I recognize the importance of marginalized individuals in this field of research, it was not possible to access them. I do feel, however, that it is an important area for future research.

The study contributes a greater understanding of what leisure competencies are required to positively influence well-being in retirement. This study is unique in that it investigates a topic that is significant and current to society as increasing numbers of individuals move toward retirement. The literature (G. A. Adams & Rau, 2011; Hetherington, 2017; Moffatt & Heaven, 2017; Noone, Stephens, & Alpass, 2009) reveals that people do not spend significant time thinking about or planning for not only the use of additional leisure time in retirement but also its important benefits.

1.5) Research Questions

As this dissertation is a mixed-methods exploratory study of how retirees' leisure choices affect their psychological well-being it does not propose a hypothesis. Instead, it poses research questions in hopes of identifying commonalities leading to conclusions specific to the participants, but also, importantly, in hopes of providing a platform for future research.

For many, free time increases in retirement and replaces time previously devoted to work (G. A. Adams & Rau, 2011; Byles et al., 2013; Liechty et al., 2017; Pinquart & Schindler, 2009). Considering this and the important relationship between leisure, healthy aging, and well-being the questions this dissertation attempts to answer are:

Q1: By measuring retirees' self-reported feelings of autonomy, relatedness, competence, and vitality, how do the leisure choices retirees make impact psychological well-being in early retirement?

Sub-question:

1. **Are there common specific core retirement planning competencies shared by retirees and if so, which ones contribute positively to well-being?**

1.6) Definition of Terms

Digicaster – Television-like screens throughout campus to display messages.

Employment - (For this dissertation) A job, career, or profession whether self-employed, casual, full-time, or part-time.

Eudaimonism - Describes well-being as pursuing one's natural or true interests "even though they are pleasure producing, some outcomes are not good for people and would not promote wellness. Thus, from the eudaimonic perspective, subjective happiness cannot be equated with well-being" (Ryan & Deci, 2001, p. 146).

Extrinsic motivation - One's participation in an activity for the purpose of achieving an outcome.

Healthy aging - "Multidimensional functioning at the upper or positive end of the health continuum in older age" (Peel, McClure, & Bartlett, 2005, p. 299).

Hedonism - Describes psychological well-being "and reflects the view that wellbeing consists of pleasure or happiness" (Ryan & Deci, 2001, p. 143).

Intrinsic motivation - One's participation in an activity that they are interested in or curious about and contribute to fulfilling one's need for autonomy.

Innovation - "Innovation Theory...suggests that for some people and in certain circumstances, well-being is enhanced by a willingness to change, by new experiences, and by finding special meaning in that experience" (Nimrod & Kleiber, 2007, p. 18).

Leisure - "A context of discretionary time with the opportunity for preferred activity" (Kleiber, 2017, p. 1).

Leisure activities

- "A freely chosen activity done primarily for its own sake, with an element of enjoyment, pursued during unobligated time" (F. McGuire, Boyd, Janke, & Aybar-Damali, 2013, p. 113).
- Characterized by enjoyment, novelty, relaxation, companionship, aesthetic appreciation, and intimacy (G. A. Adams & Rau, 2011, p. 183).
- Either active (hiking, running, swimming, playing sports, etc.) or passive (reading, watching TV, knitting, talking with friends, etc.).

Need Frustration - "Need frustration is experienced when basic psychological needs are thwarted within social contexts. To illustrate, one may feel low relatedness to colleagues in one's workplace and thus have less vitality and excitement for work" (Vansteenkiste & Ryan, 2013, p. 264).

Need Thwarting - "Parallel to the distinction in experience of need satisfaction and need frustration, SDT distinguishes social environments (e.g., caregivers, teachers, etc.) as alternatively need supportive, need depriving, or need thwarting. That is, socializing agents can be actively fostering of, indifferent to, or antagonistic toward the individual's satisfaction of needs. Low need support represents a more "passive" and "indirect" socialization style, and need thwarting involves a more "active" and "direct" way of obstructing the psychological needs" (Vansteenkiste & Ryan, 2013, p. 265).

Relatedness - “The psychological need for relatedness is associated with a sense of belonging and connectedness to others within a social context” (Kirkland, Karlin, Stellino, & Pulos, 2011).

Retirement

- According to Denton and Spencer (2009, p. 64) “there is no general agreement on precisely how retirement should be defined, although most agree that it relates to withdrawal from the paid labour force”.
- Statistics Canada (Wannell, 2007, p. 17) has a *standard definition* of retirement: “a person who is aged 55 and older, is not in the labour force, and receives 50% or more of his or her total income from retirement-like sources.”
- (For this dissertation) Not only one’s departure from employment that is primarily for remuneration but, importantly, a time of increased opportunity to engage in leisure activities of one’s choosing.

Retirement planning - “The goal-directed thoughts and behaviors that promote good health and provide financial security, fulfilling lifestyles, and rewarding roles in retirement” (Noone et al., 2010, p. 522).

Self-determination Theory (SDT) - A theory of motivation and the psychological need for autonomy, relatedness, and competence fulfillment and their contribution to one’s well-being.

Serious Leisure Perspective (SLP) - A leisure participation and categorization framework developed by Robert Stebbins through grounded theory and viewed from the participants’ perspective.

Subjective well-being (SWB) - “SWB consists of three components: life satisfaction, the presence of positive mood, and the absence of negative mood, together often summarized as happiness.” (Ryan & Deci, 2001, p. 144).

Subjective vitality - “One’s conscious experience of possessing energy and aliveness” (Ryan & Frederick, 1997a, p. 530).

“A positive and phenomenologically accessible state of having energy available to the self” (Ryan & Deci, 2001, p. 152).

Well-being - “A complex construct that concerns optimal experience and functioning” (Ryan & Deci, 2001, p. 141).

Vitality - When individuals have a feeling of being ‘alive’ vs ‘dead’. Ryan and Frederick (Ryan & Frederick, 1997a) describe it as a “positive sense of aliveness and energy” that “concerns a specific psychological experience of possessing enthusiasm and spirit” (p. 530).

1.7) List of Abbreviated Terms

IALH – Institute on Aging and Lifelong Health

MPAM – Motivation for Physical Activities Measure

MPAM-R – revised Motivation for Physical Activities Measure

PCS – Perceived Competence Scales

PI – primary investigator

PWB – psychological well-being

SDT – self-determination theory

SLP – serious leisure perspective

SOC – selective optimization with compensation (a theory of aging)

SWB – subjective well-being

Chapter 2 - Literature Review

2.1) Introduction

In addition to leisure's role in non-financial retirement planning, the following chapter is comprised of a range of intersecting literature on issues of retirement transition, adjustment, and planning. Accordingly, it is important readers have a collective conceptual understanding of retirement.

As retirement is at best ill-defined it is important to understand not only differing definitions but more importantly the perspective from which retirement is viewed in this dissertation. Contrasting views of retirement furnish better insight on its impact as well as the possible difficulties associated with its transition. A clearer understanding of retirement and its associated implications also provides more awareness for the benefits non-financial or leisure retirement planning contributes to retirement lifestyle.

Retirement is, for the most part, a life transition associated with older age, and for many, it represents an increase in 'free' or leisure time (Kleiber & Linde, 2014). Maintaining an active, involved lifestyle is associated with well-being (Cuenca et al., 2014; Janke, Davey, & Kleiber, 2006; Kleiber, 2012a; Kuh, 2007; Lennartsson & Silverstein, 2001; Liechty, Yarnal, & Kerstetter, 2012; Menec, 2003; Nimrod, 2007), therefore, it is important increased free time is occupied with meaningful, engaging activities that promote well-being. With aging comes an assortment of associated changes such as abilities, interests, or motivations. Consequently, it is also important to have a basic understanding of various aging theories and, therefore, differing perspectives on how individuals might adapt to changes impacting their activities or involvement in retirement. Additional to this and perhaps more significant, is developing an understanding of individual needs and motivations for leisure engagement (Muratore & Earl, 2015). To this end, the related literature using [SDT](#) is reviewed and provides the theoretical framework that guides the study for this dissertation.

This literature review aims to highlight relevant research pertaining to retirement, older adults, aging and leisure. In sections 2.1-2.3 I will present a variety of definitions and ways in which retirement can be conceptualized. I will then present a context within which non-financial (or leisure) retirement planning can be viewed in order to understand its relevance, importance, and contribution to aging and retirement happiness and well-being (section 2.5-2.6). Finally, in section 2.7 [SDT](#) precepts are studied to provide an understanding of the foundation that supports this study.

In his 2000 commentary regarding the state of research in the area of leisure, aging, and older adults, McGuire (2000) states that not as much is known in the field as one might hope. In a follow-up to McGuire's essay, Nimrod, Janke, and Kleiber (2016) assert that substantial research has taken place since McGuire's publication and in support of that observation introduce four qualitative papers on the subject. Yet, despite the well-known benefits leisure holds for older adults (Lennartsson & Silverstein, 2001; Stewart et al., 2013; Tolppanen et al., 2015) and in light of the increased interest and research in the field since McGuire's publication, Nimrod et al. (2016) also believe further research is needed. Additionally, they suggest that to effectively provide for the needs of older adults in the most comprehensive and relevant ways, researchers need to continue evaluating what is versus what is not known in this field.

In light of the current baby boomer *retirement wave* and in the collective spirit of Nimrod et al.'s 2016 search for further knowledge in the field of leisure, retirement, aging, and well-being, interest in this field continues to grow. However, Heaven, O'Brien, Evans, et al. (2016) feel little is known about how individuals actually experience retirement transition. While current research of retirement transition is noteworthy (Earl et al., 2015; Froidevaux & Hirschi, 2014; Liechty et al., 2017; McDonald et al., 2015; Moffatt & Heaven, 2017; Stenholm et al., 2016) its emphasis focusses largely on related effects, difficulties, and adjustments but little regarding preparing or planning for it.

Retirement planning is not only important for well-being in retirement (Noone et al., 2009), but it should also begin early and remain a focus throughout one's employed years much like financial planning (G. A. Adams & Rau, 2011; Haslam et al., 2018; Hyde et al., 2004). Additionally, retirement's *successful* achievement critically hinges on a plan that is fundamentally determined by not only one's financial strategies but also, importantly, one's plans for physical and psychological changes associated with it (G. A. Adams & Rau, 2011). However, while the importance of preretirement planning is acknowledged, few are actually prepared (G. A. Adams & Rau, 2011; Kleiber & Linde, 2014). Regardless of these sentiments, research pertaining to preretirement planning is minimal and retirement education programs fail to address or recognize the importance of leisure as we age (Kleiber & Linde, 2014). It is evident that little research has been conducted specifically addressing non-financial/leisure retirement planning. And, while retirement leisure activity clearly contributes to older adult well-being, further research is needed to cultivate an appreciation for and further benefit from retirement leisure planning. Consequently, while the importance of leisure and its significance to retirement and older adults continues to gain recognition, further research is needed to better understand preretirement planning skills needed to promote well-being in retirement.

2.2) Definition and Conceptualization

Depending on one's perspective, retirement can take on a variety of connotations (Wannell, 2007). For example, Atchley (1971) suggests that while some view retirement as an earned privilege, it is also associated with the perception that it is an enticement for those no longer able to perform their job. Borland (2005), however, considers retirement as a process in which individuals transition from a position of "relatively permanent" (p. 2) employment to one of part-time paid work to no paid work at all, while Cahill, Pettigrew, Robinson, and Galvin (2018) feel retirement is not clearly defined and can be interpreted in a range of ways. Statistics Canada's *standard definition* of retired, however, is that it "refers to a person who is aged 55 and older, is not in the labour force, and receives 50% or more of his or her total income from retirement-like

sources” (Wannell, 2007, p. 17). Furthermore, Froidevaux and Hirschi (2014) feel that retirement represents a transitional process spanning from a career of employment through a slow transition to one’s new retirement life. They also believe it to be one part of different sustainable careers throughout one’s lifespan. Additionally, they feel that many retirees continue to work while retired in an attempt to maintain continuity, a perspective aligning with aging theories of continuity (Agahi et al., 2006), innovation (Nimrod, 2008a), and socioemotional selectivity (Carstensen, 1995). Breheny and Stephens (2017), however, believe that retirement represents freedom to participate in leisure activities, while Kleiber (2017) views it as a time of reduced work and familial responsibilities.

Statistics Canada (Hazel, 2018) reports that of the approximately 86.3% of Canadians 60 years of age and older that indicated they were retired 4.4% reported working for income at some time during the preceding year. Of these individuals, 49% indicate it was out of necessity while the remaining 51% chose to do so.

Clearly, retirement is identified with and defined in a variety of ways all of which present different meanings based on one’s perspective. To avoid ambiguity and to provide clarity for survey purposes in this dissertation *employment* is considered to be a job, career, or profession whether self-employed, casual, full-time, or part-time. Additionally, *retirement* is viewed as not simply one’s departure from employment primarily for remuneration but, importantly, a time of increased opportunity to engage in leisure activities of one’s choosing. Retirement is seen as a process rather than a single event at a moment in time. Accordingly, an understanding of this transitional perspective is essential.

2.2.1) Transition

For many, retirement is viewed as an opportunity to engage in life’s enjoyable pursuits. However, most do not adequately prepare for this significant transition (G. A. Adams & Rau, 2011) and, consequently, feel they are without identity, fulfillment, or purpose. Additionally, the

loss of work-related relationships can leave individuals feeling isolated. Furthermore, unanticipated events prior to or subsequent to retiring can also cause stress. These retirement-related factors can add to healthcare costs at both individual and societal levels, but most importantly, impact personal health and well-being. Non-financial retirement planning, therefore, can aid in overcoming or anticipating transition difficulties and contribute to retirement health, well-being, and happiness.

Kleiber and Linde (2014) reviewed studies on retirement associated gains and losses, in addition to leisure's influence on retirement transition and its role in American retirement preparation programs. The authors explored possibilities for enhancing leisure's significance and implementation in retirement transition planning. Their findings led them to suggest that although most individuals anticipate retirement, it can be a stressful transition signifying their advancement "toward death or relative deprivation due to declining health and/or economic impoverishment" (p. 111). Furthermore, they assert that many individuals in the United States do not retire by choice but, rather, due to health-related reasons. The authors also state that losses and gains associated with departure from work impact retirement, and that planning can positively affect retirement happiness even if events change. However, they also caution that optimizing retirement necessitates attention to lifestyle and well-being with the proviso that benefits are garnered through more attention to leisure when planning for it.

Using a constructivist grounded theory approach, Heaven et al. (2016) examined retirement intervention as a possible means through which to address the primary public health concern of good health and well-being in later life. To this end, the authors investigated perspectives and suitability of health and well-being associated with retirement transition in 48 British men and women between the ages of 50 and 70. Their study did not find a 'typical' retirement course or transition for participants. In fact, their findings indicated that few participants had complete plans for retirement and many experienced unanticipated events that impacted employment which,

consequently, affected their retirement. However, the authors did find that participants viewed physical and mental health and well-being at par with financial resources in terms of importance. Furthermore, participants described their social activities or family involvement as significant contributors to well-being. The authors conclude that many retirement transitions are unplanned and are frequently influenced by unanticipated events. Moreover, participants expressed that challenges such as lack of direction or structure, retirement uncertainty, commitments, or health arising from personal circumstances affected their retirement well-being. This research resulted in the development of various workshops to provide interventions such as (a) work departure and financial considerations; (b) time use and care for family members; (c) need for community, aspirations, and volunteering and; (d) remaining physically and socially active while accommodating change.

While the aforementioned studies vary in methodology and foci, and although they do not examine retirement planning per se, they do underline the important role non-financial retirement planning and leisure engagement play in older adult health, well-being, and happiness.

2.2.2) Social and Life-Experience

In addition to health-related influences, many other factors can contribute to retirement stress and uncertainty. Retirement-precipitated changes in social networks and life-experiences are two such examples.

Heaven, Brown, White, et al. (2013) conducted a systematic review examining retirement transition research promoting meaningful and engaging social activities and their impact on well-being. Examining several databases, the authors identified over 9,000 initial studies and after screening them arrived at 14 eligible articles of which seven were included in their review. The authors generally conclude that health and well-being improve for retirees engaged in social roles. They do, however, qualify their conclusion by stating that the absence of a measurement for *social*

role makes it difficult to identify causality and that a reliable measurement would aid further research.

In a study with the purpose of understanding the importance social leisure plays in older men's emotional and social well-being, Broughton, Payne, and Liechty (2017) observed and interviewed a retired men's coffee group. The authors observed that among other findings, coffee groups were a substitute for work and offered many members continuity. Moreover, they provided an emotional outlet, social affiliation, connection, and enjoyment thereby enhancing participants' quality of life. Their findings suggest that coffee group association may contribute to emotional and social health and well-being for retirees.

Using data collected between 2001 and 2011 from the Netherlands Interdisciplinary Demographic Institute's *Retirement Panel* and mailed questionnaires, Damman, Henkens, and Kalmijn (2015) examined participants' earlier life experiences and post-retirement work feelings. They found that absence from work-related social contacts was significantly related to marital status for divorced or widowed participants who did not have partners. They also showed that those with upwardly steep career paths were less likely impacted by income change but "were equally likely to miss social contacts, and more likely to miss status compared with those that did not experience upward mobility" (p. 810). In general, however, the factor found to be most missed was social contact.

2.2.3) Context

The context within which retirement takes place can also impact retirement transition. In a study examining retirement transition, gender, and psychological well-being Kim and Moen (2002) interviewed and surveyed two groupings of retired and pre-retired participants between 1994 and 1999. The author's findings suggest that while retirement tends to improve low pre-retirement moral, being continuously retired might also significantly contribute to depression in later adulthood depending on prior PWB. Furthermore, their findings suggest that financial

changes resulting from retirement are more significant for men than women. Additionally, individuals' [subjective well-being](#) (SWB) was also found to predict both men's and women's [PWB](#). Moreover, the strongest predictor of positive changes in both men's moral and improvement in men's and women's depressive symptoms was personal control related to decisions regarding when and how they retired.

In an overview of retirement security and context policy, James, Matz-Costa, and Smyer (2016) suggest that while financial security is a dominant focus, little attention is paid to developing a rewarding and engaged lifestyle. They refer to the pursuit of a rewarding and engaged retirement lifestyle as being motivated by a desire for psychological security. Additionally, they declare that "individuals are rarely encouraged to diversify their later life activity portfolio or to plan ahead for the nonfinancial aspects of retirement" (p. 334). Therefore, the authors highlight the important role non-financial retirement security plays in [PWB](#) and planning policy. Additionally, they state that of primary importance in retirement policymaking are individual autonomy and choice vs coercion or obligation in the retirement decision.

Although historical perceptions of retirement for reasons of old age, poor health, or compulsory termination have changed, Hyde, et al. (2004) believe that retirement context disparities impact post-retirement well-being. The authors examined questionnaire responses of 3,402 retired British civil servants between 35 and 55 years of age. They studied the effects of different retirement routes, health measures, and occupational grade on post-retirement health, social, and financial status. Their findings suggest that those with pre-existing health problems and of lower occupational grade were less likely to perceive retirement positively. They conclude that while retirement may present a range of new opportunities, to benefit from them requires preparation throughout employed life. The authors suggest that governments interested in maximizing older adult potential should not only focus on the retired but also on those still employed.

Reitzes and Mutran (2004) studied what impact social psychological and background factors contribute to retirement adjustment. The authors interviewed 376 pre-retirement older North Carolina workers in six-month stages through to five years postretirement. Data revealed that in the first six months retirees' attitude improved. Following this, however, there was a decline in attitude at 12 months which by 24 months had returned to or above the six-month levels. Additionally, findings suggested that planning and voluntary retirement increased attitude earlier in the first two years rather than later in that same period. Furthermore, poor health resulted in decreased attitude later in the first two years of retirement. The delay believed to result from a "honeymoon" period immediately following retirement. These studies provide evidence that, while retirement satisfaction is individualized, multifaceted, and fluid, context influences such as health, choice, and planning play important roles.

2.2.4) Lifestyle, Leisure, Physical Activity, and Healthy Aging

Differences in lifestyle and retirement-precipitated changes in physical activity can also affect retirement health and well-being. Similar to retirement, lifestyle is a personal, individualized concept and, therefore, can be viewed uniquely by different individuals. Some lifestyles, however, can encourage or deter retirement health and well-being. In recognition of an aging population and accompanying implications, many studies have examined the associated benefits of promoting a healthy aging lifestyle for individuals or groups.

Stenholm, Pulakka, Kawachi et al. (2016) examined physical activity changes in 9,488 retired Finnish public sector employees 10 years before and after their retirement transition from full-time work. Their findings show a small increase in physical activity during retirement transition, however, this increase was not maintained after retirement.

In an effort to identify the role psychosocial resources such as health, finances, gender, and age play in predicting retirement leisure engagement, Earl, Gerrans, and Halim (2015) surveyed approximately 250 retired Australian men and women averaging 65 years of age. The authors

found that most retirees pursue activities they are familiar with and that activities that most promote mastery and well-being are social or education-based. Additionally, they found that financial resources did not limit participation to the degree they anticipated.

In their literature review on the behavioural determinants of healthy aging Peel, McClure, and Bartlett (2005) examined studies published between 1985 and 2003. With the objective of establishing a foundation for a healthy aging policy, the authors investigated eight studies that met their criteria of healthy aging defined as “multidimensional functioning at the upper or positive end of the health continuum in older age” (p. 299). The authors found evidence supporting a relationship between healthy aging and physical activity, normal weight, moderate alcohol consumption, and not smoking. Additionally, they found that high physical activity and not smoking improved the likelihood of healthy aging. As the authors contend that the antecedents to a healthy lifestyle are established early in life, they propose that a healthy aging policy be life-course focussed. Regardless of this, however, they also maintain that it is never too late to begin a healthy lifestyle regime.

More recently, Paggi, Jopp, and Hertzog (2016) examined the relationships between leisure activities, well-being, and age in a cross-sectional database of 259 adults 18-81 years of age. Subjective health measures were examined to identify any leisure activity effect on the relationship between physical health and well-being. Findings showed that physical limitations rather than age resulted in reduced leisure activities. In addition, the authors found that regardless of age the level of leisure participation contributed to physical health. Furthermore, they emphasize the importance of lifespan leisure activity participation for its contributing influence toward healthy aging.

Using semi-structured interviews, Breheny and Stephens (2017) studied the role leisure played in the lives of 153 men and women between the ages of 63 and 93 years of age. Their

study affirmed that older adults' awareness of age and time focussed their attention on how they spent time. In the authors' examination of how older adults structure their time, they identified two time-related themes. Firstly, those activities related to personal and societal well-being and secondly, those associated with personal enjoyment. The study also revealed that many participants engaged in volunteering which contributed to both enjoyment and social well-being. Their findings suggest that in addition to socialization, volunteering also provides individuals with a sense of identity and community.

Using an interpretive phenomenological method Minello and Nixon (2017) investigated the relationship between road cycling and aging for men 52 to 82 years of age. Researchers found the participants believed exercise was crucial to physical fitness which in turn improved health and well-being. Cycling provided the means through which the men not only attained fitness, but also a variety of other benefits, not the least of which were emotional well-being, social interaction, and fitness autonomy. Importantly, the participants viewed their leisure activity as a means of extended health. The authors conclude by stating that the emphasis on biomedical reasons for physical fitness often overshadows the important socioemotional benefits.

In theory-based, one-to-one, semi-structured interviews with pre-retired and recently retired individuals, McDonald et al. (2015) examined how physical activity during retirement transition is influenced by perceptions of theory-based factors. The authors found that regardless of their perception of more retirement-associated resources, lost work-related structure negatively impacted physical activity for some. Their findings also suggest that those individuals who engaged in structured physical activity prior to retirement were more likely to pursue it when retired. The authors conclude that though older age morbidity can be significantly reduced through physical activity many do not participate sufficiently to realize those benefits. They also feel, however, that the retirement-transitional period represents an important opportunity to change individuals' physical activity habits to foster healthy aging behaviour. Additionally, the authors

state that to be successful intervention program developers must be cognizant of the decidedly individual and personal nature of retirement activity.

As evidenced by the aforementioned studies substantial research has been conducted in the field of retirement, and while the important significance of this transition is recognized, inconsistent understanding of its impact on individuals (Houlfort et al., 2015) confirms the need for continued research. Importantly, however, retirement is an individualized process (Denton & Spencer, 2009) and as such, research focussed on identifying retirement planning competencies can benefit all individuals by providing them tools with which to plan a personal, rewarding and active retirement lifestyle.

2.3) Planning

As a major life-transition event retirement involves both gains and losses, and as presented above, preretirement planning is recognized as an important contributing factor for retirement well-being (Kleiber & Linde, 2014; Noone et al., 2009). Current public discourse through popular media on the topic of retirement reveals that retirement planning appears largely associated with financial planning (Gettings, 2018). While financial planning is an important component of an overall retirement plan, those who also plan for the social, psychological, and physical changes related to retirement will more likely report better [SWB](#) in retirement (Noone et al., 2009).

In their review of retirement preparation literature, Adams and Rau (2011) pursue answers to four questions fundamental to retirement transition. How and with whom will retirees spend their time, where will they live, and how will they afford retirement? The authors state that although pre-retirement planning is critical in retirement decision making and adjustment success, and well-being, many individuals do not make retirement plans. They also emphasize the important function retirement planning plays in developing a rewarding alternative to one's work role. The authors additionally state that retirement planning can help retirees anticipate factors that impact postretirement quality of life and, therefore, result in improved self-image, lower stress, consistent

living standard, and mitigate lifestyle changes. As evidence of the relative newness of this research topic, the authors suggest the need for a retirement planning measure to more accurately compare research as well as to better assess individuals' planning status. Furthermore, the authors conclude that retirement planning should commence at the outset of one's working life and extend through to retirement.

Retirement has been referred to as one of life's significant transitions (Kleiber & Linde, 2014; Nimrod, 2007; Stenholm et al., 2016) and, as previously stated, few make retirement plans. In their review of retirement literature, Haslam et al. (2018) state that retirement transition stress can cause a "marked reduction in well-being" (p. 2) in up to 25% of people. In their review, the authors examined the role of social groups during retirement transition and state that the lack of planning is a major contributor to retirement stress. With the purpose of assisting individuals to preserve their social group relationships into retirement, the authors highlight four key social group management lessons associated with the transition. They conclude that although social group relationships are as important as financial considerations when preparing for retirement, current policies, practices, and foci remain on fiscal planning.

In a qualitative study on both financial and postretirement activities, Moffat and Heaven (2017) examined roles and relationships in the retirement transition and preparation of 52 men and women in the United Kingdom. The authors found that although many working individuals recognize a retirement plan should be considered, most do not make plans because the concept of retirement to them is an imaginary future event. They also found that those with fewer financial resources had fewer choices about when and how to retire. Additionally, their findings suggest that most individuals interpret retirement planning as the development of an identity and purpose for their retired life. Furthermore, their findings suggest that unplanned events can occur in anyone's life and that individuals lacking good health or financial resources are more vulnerable to their consequences. The authors suggest that retirement planning should recognize that some

events cannot be anticipated and that by doing so individuals might be more willing to engage in retirement planning.

2.3.1) Retirement Adjustment

Muratore and Earl (2015) argue that planning contributes to retirement well-being and transition adjustment by affording individuals the opportunity to develop pragmatic expectations and minimize uncertainty while also realistically envisioning a retirement lifestyle. Rosenkoetter and Garris (2001) conducted a descriptive study using a 72-item survey to examine retirees' perception of retirement planning, time use, and psychosocial adjustment. Their findings suggest reduced lifestyle decline and general preparedness for retirement changes are positively impacted by retirement planning. Notably, however, the authors found that retirees' perceptions of retirement planning did not correspond with their own post-retirement planning practice (a finding supported in study one). Participants' prescribed planning emphasized more financial and psychosocial focus. Additionally, the authors found those who planned for retirement were more engaged in social activities, while non-planners saw retirement as not meeting their expectations.

2.3.2) Planning Programs

Leandro-França, Van Solinge, Henkens, and Murta (2016) declare that, while retirement preparation programs have existed since the early 1960s, "scientific research on the effect of these programs is relatively scarce" (p. 389). To this end, they examined the effectiveness of three types of retirement planning programs; unstructured testimony, short structured, and extensive structured. In so doing, they identified psychosocial losses and lifestyle changes as the two primary challenges associated with retirement management. While the authors note certain limitations to their study, they found the extensive program to not only provide participants with new information about retirement planning, it also increased participants' awareness of the importance of retirement planning.

Using methodological and efficacy evaluation criteria in their integrative review, Leandro-França, Murta, Hershey, and Martins (2016) examined the quality of retirement preparation programs published between 1975 and 2014. The authors examined the studies' effectiveness in impacting individuals' retirement attitudes, beliefs, motives, and behaviours. Their findings suggest that long-term group-based programs (8 – 20 weekly sessions) are superior to shorter more intensive models (1 week daily), or brief programs (1 – 3 sessions). Additionally, with the caveat that future researchers consider best practices criteria in their design, the authors state that further development of such programs is a valuable investment. Furthermore, while they found few retirement planning programs, they suggest that the proliferation of such programs “stand[s] to enhance the future wellbeing of program participants in one or more realms of functioning” (p. 510).

It is clear that few retirement programs exist and those that do need further development. The unique manner in which retirement is conceptualized and the many ways the transition can impact individuals strengthens the importance of and need for research in this field. While not all individuals require retirement planning, an awareness of its importance and access to planning assistance can contribute significantly to the health, well-being, and happiness of those who do.

2.3.3) Innovation

Retirement and older adulthood can often be associated with a reduction in participation or a preference for less challenging activities due to age-related physical or health limitations. Some individuals elect to adapt to or accommodate age-associated changes through [innovation](#). Using in-depth semi-structured interviews of 20 participants Nimrod and Kleiber (2007) identified two types of innovation; *self-reinvention* reflecting new activities, and *self-preservation* reflecting activities associated with previous interests and/or skills. They also suggest that innovation may be due to a variety of triggers. The authors also found that half the participants reported feeling happier and more satisfied with life after retirement and, generally, all participants indicated high

levels of current well-being while pursuing activities that interest them. The authors conclude by suggesting that individuals use innovation to preserve continuity as they experience changes resulting from aging.

Using face-to-face interviews Nimrod (2008a) examined 383 recently retired Israeli men and women 50 years of age or older to determine if post-retirement innovation enhanced well-being. The authors found differences between innovators and non-innovators. For example, innovators were more prone to indicate that activities were still as interesting as earlier in life and they were as happy as when younger. The findings suggest that Israelis participate fewer in leisure activities than do Americans prior to retirement and, therefore, are more likely to change activities after retirement. Irrespective of this, however, the author concludes that significant differences found between innovators and non-innovators suggest that innovation enhances older adult well-being.

2.4) Physical Activity and Planning

While there is clear evidence PA later in life is beneficial, a review of the literature finds little if any research on non-financial retirement leisure/activity planning. Baxter et al.'s (2016) systematic review of retirement transition literature on the effectiveness of interventions to increase PA among individuals who were approaching retirement found only one directly related publication. While their review acknowledged the importance and health benefits of PA in retirement, they found little research in the area, and they concluded that further study was required. In Heaven et al.'s (2013) systematic review of the literature examining well-being in retirement through meaningful social roles, they found that social intervention may improve well-being in retirement transition. Though limited to a social perspective, their review also concluded that the diversity of older populations requires more effective interventions. Further to this, Eime et al.'s (2013) systematic review of the psychological and social benefits of sports participation by adults found that the psychological and social benefits to adult participation in sport were multifaceted. They also suggest the psycho-social relationship with sport be further researched.

Fallahpour et al. (2015) conducted a systematic review examining the association between leisure activity and later-life decline. Their findings suggest that leisure participation reduces cognitive decline in later life. They also found significant limitations regarding the categorization and measurement of leisure participation. In Adams and Rau's (2011) review of retirement preparation literature, they found that despite retirement preparation being "critically important to the quality of life during retirement" (p. 189), Americans are typically unprepared for this transition. Moreover, the authors feel further research in this area has the potential for greatly improving the quality of life for older adults.

2.4.1) Increased Leisure Activity

There is no doubt that active and meaningful engagement in leisure activities beyond the workplace is desirable to most adults and contributes to a healthy, fulfilled life (G. A. Adams & Rau, 2011). There is strong evidence that participation in meaningful leisure activities also contributes to longevity and [PWB](#) (Cuenca et al., 2014; Janke et al., 2006; Kleiber, 2012a; Kuh, 2007; Lennartsson & Silverstein, 2001; Liechty et al., 2012; Menec, 2003; Nimrod, 2007). As the average age of our population continues to increase the number of those seeking leisure activities rises correspondingly. With increased age individuals' ability and desire to engage in those activities can be impacted by internal or external reasons which can limit or facilitate that participation (Nimrod, 2007, 2008a, 2008b). Influencing factors, however, differ between individuals. For example, in their exploration of leisure innovation among retirement-aged women, Liechty et al. (2012) found that participants attributed numerous factors to their embracement of new activities. Age-related confidence loss resulting from physical limitation might be an internal limiting factor for some, whereas others might see physical limitations as an opportunity to try something new. External age-related factors might include other participants, type, or location associated with the activity. Given these factors as well as the broad spectrum of interests and activities available, older adult leisure engagement is an important component of healthy aging that requires careful consideration for everyone.

2.4.2) Health and Well-being

Butterworth et al. (2006) examined the relationship between retirement and older adult mental health. The authors used data from an Australian survey on mental health and well-being of 4,189 men and women between the ages of 45 and 74. Their findings suggest that the relationship between retirement and mental health varies with age for men. Those at or nearing retirement age were less likely to have depression or an anxiety-precipitated mental disorder than younger men. Additionally, women's [PWB](#) was less influenced by retirement. The authors also found that poor physical health in both men and women was more associated with a mental disorder. The authors conclude by stating that, while early retirement might alleviate work-related stress and anxiety, it might also adversely affect well-being, especially for those in poor physical health.

In a longitudinal study spanning six years and examining the association between activities and healthy aging, Menec (2003) collected data via interviews and questionnaires from older adult Manitobans. The author's findings emphasize the important relationship between activity and older adults' well-being. Specifically, a positive relationship between social and productive activities and well-being was found. The author further suggests that consistent with Activity Theory, findings demonstrate that activity is positively associated with happiness and reduced functional decline and mortality. Additionally, after 6 years those who participated in solitary activities were happier than those who did not.

2.4.3) Increased Time

For retirees, post-retirement leisure time often represents a greater proportion of their daily 'free' time than prior to retirement. However, for many retirement leisure time can be paradoxical, as increased leisure opportunity can be associated with anxiety, stress, or depression (Kleiber & Linde, 2014).

In a longitudinal study conducted for 34-years to examine changes in individuals' leisure activity levels, Agahi et al. (2006) interviewed 495 Swedish individuals aged 43-65 through to 77-99. The authors found that early-life leisure participation in the same activity was highly predictive of later-life engagement. They conclude that these findings were consistent with Continuity Theory of ageing wherein individuals do not change their activities as they age but, rather, modify their engagement according to their abilities.

Through quantitative interviews, Nimrod (2007) examined leisure activity benefits and their contribution to life satisfaction in 383 retired Israeli men and women who had retired in the previous five years. The author limited his research to this period of retirement as it “requires a major adaptation to the enormous increase in available free time” (p.77). The author found that the only leisure benefit to significantly influence life satisfaction was essentiality. Essentiality was described as participating because it was essential and important not only to participants but also to others associated with them. The author states that results support Activity Theory and demonstrate leisure engagement's contribution to [PWB](#) and retirement transition. Additionally, findings suggest that leisure activity's contribution to [PWB](#) is more important than the negative influence of poor health, income, or being single.

While stresses resulting from changes associated with retirement and increased leisure time are not experienced by all, retirement does require adjustment (Nimrod, 2008b). It is also evident that positive relationships exist between the quality of life and leisure participation. While no one theory fully explains the complexities associated with older adulthood, leisure time, and healthy aging it is clear that filling leisure time with active, engaging, and rewarding activities contributes to well-being and happiness.

2.5) Aging Theories

As our population continues to age and retire, departure from work affords retirees time for activities previously prevented by work. Increasingly, age-related factors are the focus of research

for those seeking insight into how psychological, physiological, and sociological factors influence aging, well-being, and durability. While Schroots (1996) stated that the study of the psychology of aging was young at that time, and 25 years have passed since then, many modern theories or models are founded on earlier concepts. Given Western society's aging demographics, ongoing research continues to contribute to this growing and pertinent field. While some of today's theories on aging are variations and/or extensions of earlier classical concepts such as activity theory, other more modern models date from the 1980s and are followed by still newer more recent ideas, some founded on the study of developmental psychology (B. B. Baltes & Dickson, 2001). Despite its relatively recent history, aging and its related topics have been extensively studied, and given its complexities, it is not without its issues. Topics of concern range from basic phraseology distinctions and clarification, to those more complex, conceptual, and analytical (Schroots, 1996). As this dissertation is about retirement planning, and the cohort most closely associated with retirement is older adults aged approximately 55 to 70 years of age, a basic understanding of some prominent aging theories is beneficial.

Innovation theory (Nimrod & Kleiber, 2007) maintains that as a result of aging-associated changes individuals selectively seek out or engage in new meaningful leisure activities of a consistent nature. The theory asserts that innovation is primarily triggered intrinsically and is for reasons of either self-preservation or self-reinvention and contributes to well-being (Nimrod, 2008a, 2016). Additionally, these activities also improve quality of life through the facilitation of attributes such as broadened interest, identity affirmation, perceived freedom, or sense of purpose (Liechty & Genoe, 2013; Liechty et al., 2012). In some instances elected activities may be from one's youth or related to one's pre-retirement career (Liechty et al., 2012). Activity theory dates to the late 1940s and Havighurst (1963), an early proponent of activity theory, attests that the activity theory defines aging *successfully* in terms of one's ability to sustain mid-life activities and behaviours as long as possible. Additionally, the theory is founded on the tenet that an active,

engaging life while participating in age-appropriate social and/or physical pursuits of personal interest is conducive to longevity and well-being (Menec, 2003). However, benefits attributed to the theory are not applicable to everyone under all circumstances (Nimrod, 2007). Activity intensity, duration, and involvement may vary between and among individuals and may be dependant on factors such as previous experience, physical or mental ability, financial capacity, or social setting, but activity theory is the basis for a belief that an active lifestyle promotes happiness (Nimrod & Kleiber, 2007).

The aging process represents many changes not only within individuals but also in their surroundings. Continuity theory is based on the concept that aging adults confronted with these changes will strive to maintain patterns, habits, or activities previously established earlier in life (Utz, Carr, Nesse, & Wortman, 2002). As individuals age, they adapt to changes by substituting appropriate activities for those they are no longer able to pursue (Agahi et al., 2006). However, continuity theory does not suggest aging *successfully*. Rather, it attempts to explain the process of aging through the preservation of one's activities established earlier in life.

[SOC](#) posits that in order to maintain continuity and adapt to changes resulting from aging, adults select and prioritize activities (P. B. Baltes & Baltes, 1990). The choices one makes are based on the mental, physical, and environmental resources one possesses (B. B. Baltes & Dickson, 2001) and depending on circumstances those choices are either elected or imposed (P. B. Baltes et al., 1999). However, regardless of one's motives, adaptation is viewed as an attempt to minimize losses and maximize gains associated with an attempt to achieve preferred objectives or goals (Riediger, Li, & Lindenberger, 2006).

Disengagement theory's general premise is that for a variety of reasons individuals elect to remove themselves from activities they were previously interested in (Schroots, 1996). This does not suggest that individuals necessarily become inactive or sedentary, but that they simply separate

from connections previously established during their relatively younger age. Although disengagement theory is largely a model that defines aging as one's acquiescence to encroaching age-related changes where older adults withdraw to an individualized lifestyle, they can still maintain active lives (Havighurst, 1963).

The socioemotional selectivity theory is based on the belief that social motives for decision-making by older individuals centre around emotionally significant outcomes as opposed to information-based decision-making typified by children, adolescents, and young adults. The theory advances that one's emotional emphasis changes throughout life and shifts from high emotional social priorities in early life to those of informational importance in adolescence and early adulthood, then returning to emotional social primacy in older adulthood (Carstensen, 1995). The theory asserts that as older adults pursue more emotionally intimate engagement with a smaller, closer sphere of family and friends, they withdraw from other broader, less formal social contacts. Although socioemotional selectivity withdrawal is ostensibly similar to disengagement theory, the important distinction is that socioemotional selectivity withdrawal results from an individually elected age-related shift in priorities or interests rather than choices made in anticipation of factors resulting from aging (Lansford, Sherman, & Antonucci, 1998).

Successful aging is not only a term used to describe achieving older adulthood in relatively good health, but it also represents a theory of aging. Rowe and Kahn (1997) define successful aging as the interrelationship of low disease and related disability, high cognitive and physical function, and active engagement with life, (Figure 2, adapted from Rowe and Kahn, 1997, p. 434).

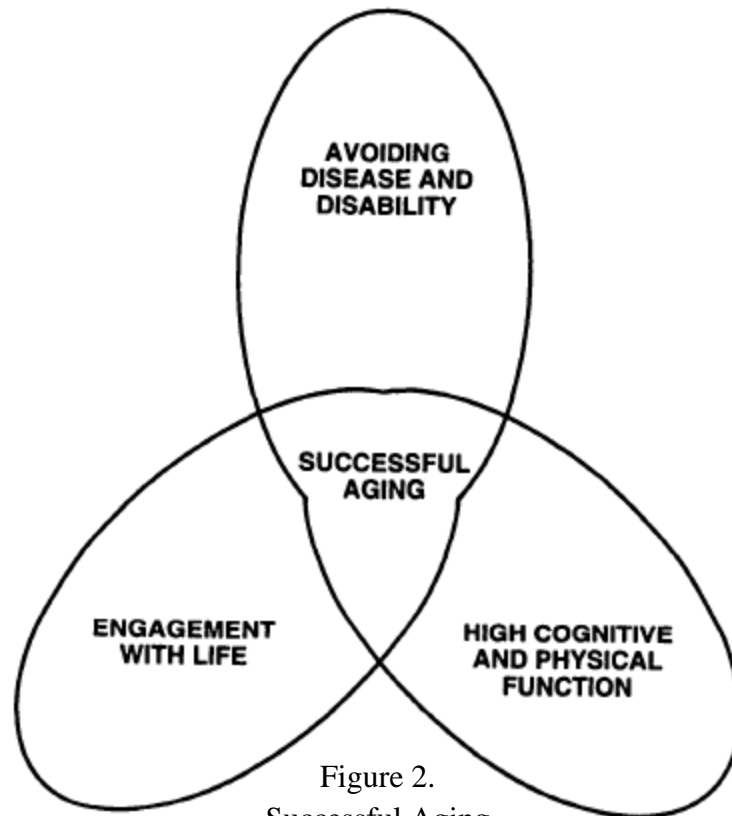


Figure 2.
Successful Aging

Debate regarding the definition of successful aging has engaged researchers for some time. Menec (2003) describes successful aging as a modern version of activity theory. Havighurst (1963), a proponent of activity theory and preceding Rowe and Kahn's article by almost 35 years, argued there are differing opinions on what successful aging is and how it might be measured. One opinion of the time was based on a social approval scale of *social competence*, or an *outer measure* relying on others' observations of the individual in question. Also, an alternate opinion at the time involved an *inner measure* which reflected one's own sense of satisfaction about one's past and present life (Havighurst, 1963, p. 300). More currently, Kleiber (2012a) maintains that aging is a natural process extending throughout one's life and that successful aging represents a standard by which individuals' lives are measured. He also argues that the same instrument cannot measure all individuals equally and that the determination of successful aging should be founded more on one's perception of life-quality relative to one's personal circumstances. Further still, others question if socio-economic factors motivating research such as Rowe and Kahn's

accurately reflect the field of study while also portraying older adults as a burden on society (Dillaway & Byrnes, 2009).

Aging and the interpretation of how older adults adapt to changes continues to be a subject of study (Dillaway & Byrnes, 2009; Lansford et al., 1998; Riediger et al., 2006; Rowe & Kahn, 1997; Schroots, 1996; Utz et al., 2002). As the average age of our population increases, how changes affect both individuals and society, and responses to those changes, will likely be the subject of ongoing interest involving not only further research in the field but also leisure education.

2.6) Leisure Education

Beyond weekend outings or holidays with family or friends, leisure for those who have worked a lifetime in its relative absence is unfamiliar as a lifestyle. Leisure education can help individuals take advantage of the benefits of leisure engagement (Dattilo & Murphy, 1991). Leisure education not only affords individuals the opportunity to develop an appreciation for and awareness of leisure benefits, activities, and possibilities, it can also empower them with knowledge and skills. Once acquired, these attributes enable individuals to pursue a rewarding, meaningful, and fulfilling lifestyle through a process of self-determined goal-setting. These competencies may also assist those new to or recently embarking on careers to maintain an awareness and balance between employment and leisure in preparation for an eventual transition to leisure emphasis in retirement.

Providing benefits and opportunities for leisure activity are not the only objectives of leisure education. Of equal importance is leisure's availability in a manner that is interesting, accessible, and specific to those seeking it. Leisure education can, however, be challenging given people's diverse interests and abilities (Cohen-Gewerc, 2012; Dattilo & Williams, 2012). In addition to the difficulties associated with providing individualized leisure education is its dichotomous contrast with current public education models. As experienced by most students of public education, the

current model advocates participant assimilation through standardized curricula and evaluation while pursuing societal roles. Contrary to this model, leisure education promotes self-direction and personal interest in the absence of externally directed syllabus or achievement criteria. Leisure education encourages self-confidence and freedom to pursue one's interests without judgement (Cohen-Gewerc, 2012).

How leisure time is used, however, is often influenced by capitalism and materialism. Manufacturing, marketing, and consumerism govern our society such that growth is the predominant objective (Ildefonso, 2011). Among the many collective facets influenced either directly or indirectly by economic expansion are education, careers, and employment. These, in turn, prioritize societal and individual ambitions, often at the exclusion of leisure considerations. Cohen-Gewerc (2012) states that "all of our education and quite all of our socialization have been focused on learning and training about how to work, how to accomplish our several social roles, but almost nothing about how to fulfill our free time" (p. 70). Group dynamics associated with employment-related identity likely also affect individual leisure choices. Those who wish to engage more closely with colleagues or pursue career opportunities likely select leisure activities favouring collegial affiliation over personal interests.

'Western' value-based or capitalistic objectives that permeate virtually every aspect of our society are subliminally imprinted on us from birth. Based on these values and unaware of their influence, we make what we believe are free unencumbered choices of lifestyle, education, careers, etc. Many who follow this prescribed curriculum throughout life do so at the expense of the many opportunities or activities leisure offers. Retirement affords an option to re-evaluate priorities and interests and view choices from an alternate perspective. Leisure education's primary objective should be to encourage participants to break free from the shackles of conformity restraining them from pursuing meaningful, interesting leisure experiences of personal choice. This is not to suggest that career choices, goals, and objectives are ill-advised but, rather,

that one should fully appreciate and embrace all that is available, including personally interesting leisure opportunities.

Similar to public education, most leisure education programs incorporate a “banking” strategy where teachers are the experts who determine what pertinent information to “deposit” to whom (Dupuis & Gillies, 2014, p. 114). Contrasting this, a collaborative approach lends itself well to leisure as the context of education rather than, as it is generally presented, the subject. Leisure education experienced in a contextual setting promotes participation and interest through freedom of expression, individualization, and minimal structure. This results in more serious participant involvement as individuals develop a greater appreciation for leisure within the context of personal interest (Kleiber, 2012b).

Stebbins (1992, 1998, 2002, 2007) emphasizes the importance of participating in what he refers to as serious leisure as a means of achieving an optimal leisure lifestyle. Serious leisure is defined as “the systematic pursuit of an amateur, hobbyist, or volunteer core activity that people find so substantial, interesting, and fulfilling that, in the typical case, they launch themselves on a (leisure) career centred on acquiring and expressing a combination of its special skills, knowledge, and experience” (Stebbins, 2007, p. 5). Those possessing a repertoire of activity skills and experience will likely have engaged in serious leisure. Among other attributes, serious leisure participation requires specific activity knowledge, dedication, and motivation. For those in need of introductory information for a new activity, leisure education at a casual level is a more appropriate starting point. Leisure education in this manner will likely promote confidence and a desire to further pursue the same or other activities at a more serious level. To this end, Kleiber (2012b) states that “rather than being the first thing a good leisure education programme addresses, serious leisure might better be the last, even if it is a valued ultimate outcome” (p. 8).

2.7) Self-Determination Theory

It is generally accepted that most retirees have more leisure time than employed adults.

Retired adults can choose to fill that additional discretionary time with sedentary, active, social, or solitary pursuits. A range of associated life-quality factors accompanies retiree's leisure choices and participation motives. Leisure choices and their subsequent impact on individuals' health and well-being is a growing topic of interest and, increasingly, research in this area is being viewed from within the framework of [SDT](#) (Ryan & Deci, 2000).

[SDT](#) is a theory of motivation that focusses on one's basic tendencies to behave in effective and healthy ways ("selfdeterminationtheory.org - An Approach to human motivation & personality," n.d.). [SDT](#) postulates that well-being is influenced by fulfilling one's need for competence, relatedness, and autonomy, and individuals are more vital, motivated, and healthier when they satisfy these needs in a social context (Ryan, 2009). Additionally, [SDT](#) accounts for the facilitation of well-being in certain social and developmental settings, and motivation can be influenced both intrinsically and/or extrinsically (Ryan & Deci, 2001).

Frederick and Ryan (1993) examined motivation differences between males and females for physical activity participation, type, and level in addition to psychological outcomes. Using a 5-point Likert-type scale questionnaire in addition to other measures for participation and metabolic equivalency, the authors collected data from 376 men and women between the ages of 18 and 75 and with a mean age of 39. Their findings indicate that the only scores relating positively to psychological outcomes were interest and enjoyment. These were also higher for individual sport vs fitness group participants. Additionally, the authors found that fitness group participants scored higher in body-related motivation, however, this also corresponded more highly with depression and anxiety but not with self-esteem. The authors conclude that sex was not predictive of interest and enjoyment although body-related motivation, found to be more pertinent to women, was

associated with anxiety, lower self-esteem, and depression. They also state that interest and enjoyment, and competence motives correlated positively with perceived satisfaction.

2.7.1) Intrinsic Motivation and Autonomy

[Intrinsic motivation](#) is an important contributing factor in activity participation for older adults. Using a variety of measurement scales, Kirkland, Karlin, Stellino, and Pulos (2011) examined the relationship between motivation, psychological needs satisfaction, and exercise in 209 older adults. The authors found significant differences in the psychological needs satisfaction of motivation, autonomy, competence, and relatedness between those that do and do not exercise. They state that the strongest effect was intrinsic motivation. Their findings suggest that [SDT](#) provides an appropriate framework from which to examine exercise behaviour in older adults, and that exercise enjoyment is a successful motivator. Furthermore, they state that their study suggests that older adults are motivated both intrinsically and extrinsically in addition to basic psychological needs satisfaction.

Additionally, individuals who are intrinsically motivated also tend to engage in activities they are interested in or curious about. Vansteenkiste and Ryan (2013) reviewed research examining needs support and satisfaction promoting motivation and well-being. They also reviewed studies investigating relationships between [need thwarting](#) and [need frustration](#), and the lack of well-being. They assert that literature increasingly supports that benefits related to needs satisfaction are measured objectively, expanding in type, and universally beneficial. Their findings also suggest that intrinsic motivation promotes individuals to engage in activities of personal interest and appeal. The authors conclude by stating that need thwarting and need frustration contribute to a wide variety of reduced functioning, ill-being, and other behavioural problems. Conversely, however, they emphasize that basic needs satisfaction promotes well-being and happiness.

Motivation for activity participation is influenced by numerous factors, the identification of which can assist individuals to pursue a healthy lifestyle. As one ages, persistence in or adherence to physical activity is desirable from a health-related perspective. Rhodes and Kates (2015) reviewed literature for studies examining an association between affective response to exercise and future engagement and motivation. Their review included 24 studies and their findings suggest there is an important relationship between a positive experience during activity and future participation prediction. They also found no relationship between post-exercise effect and adherence to physical activity. Additionally, the authors suggest that a positive response to physical activity can be increased through the management of individual autonomy, competency, conditions, activities, and social settings.

When one's autonomous need is satisfied, self-motivation is enhanced and contributes to well-being (Ryan & Deci, 2000). Moreover, individuals will only be intrinsically motivated by activities that are of interest and offer such perceived benefits as novelty, challenge, or value. Furthermore, in the absence of autonomy, one's perception of competence toward an activity, regardless of one's ability to perform it, does not contribute motivationally toward that activity. Therefore, to maintain interest in an activity it is important participants feel both competent and self-directed in their participation. The *Perceived Competence Scales* ([PCS](#)) (Williams, Freedman, Deci, & Leone, 1998) was adapted to determine a measure of participants' feelings of competence (Appendix A). That scale was used in part to construct the online survey for this dissertation.

2.7.2) Extrinsic Motivation

[Extrinsic motivation](#) refers to one's participation in an activity for the purpose of achieving a tangible outcome (Ryan & Deci, 2000). Externally motivating factors also influence which activities individuals engage in and their reasons for doing so. Intrinsically motivated behaviours involve activities of personal interest and contribute to fulfilling one's need for autonomy.

However, a spectrum of extrinsic motivational factors exists which are not pleasure-driven but, rather, are closely related to autonomy (Kirkland et al., 2011) and needs satisfaction which is reflective of well-being (Ryan & Deci, 2000). An example of self-regulated or self-determined extrinsic motivation might be someone who chooses to walk every morning because the exercise helps them keep fit and enables them to participate in other activities (as opposed to enjoying the sights and smells, which would be intrinsic motivation). Alternatively, an example of non-self-regulated external motivation might be that same person walking each morning because their doctor has advised them to for health reasons. In both examples the activity may be identical; however, motivated for different external reasons, the latter participant's sense of autonomy and likelihood of subsequent long-term adherence is less probable (Kirkland et al., 2011).

In two separate studies Ryan, Frederick, Lepes, Rubio, and Sheldon (1997) examined differences between intrinsic and extrinsic motivation predictability for physical activity adherence. In the first study, the Motivation for Physical Activities Measure ([MPAM](#)) using a 7-point Likert scale was used to measure competence, enjoyment, and body-related motives for activity participation. A revised Motivation for Physical Activities Measure (MPAM-R), again, using a 7-point Likert scale was used in the second study. The [MPAM-R](#) measures fitness, appearance, competence, enjoyment, and social reasons for participation. In the combined studies participants were from 18 to 39 years of age. The authors' findings suggest that intrinsic motives for enjoyment, competence, and social interaction have a stronger influencing factor on activity adherence than do extrinsic factors such as body-related or appearance reasons for participating.

Using [SDT](#) as a framework, Dacey, Baltzell, and Zaichkowsky (2008) examined internal and external motivational factors influencing activity levels of inactive, new, and sustained older adult participants. The authors found increased physical activity with increases in both self-regulated and non-self-regulated extrinsic motivation. They also noted higher levels of self-determined extrinsic motivation with higher levels of participation and commitment. Most notably, they

reported higher levels of activity resulted in increased enjoyment, suggesting self-determined extrinsic motivation can positively influence intrinsic motivation. To assess individuals' levels of need fulfillment for autonomy, competence, and relatedness, all factors of motivation, Chen et al. (2015) developed and validated a 25-question *Basic Needs Satisfaction and Frustration Scale – General Measure* (Appendix B), part of which was also implemented in this dissertation.

Although activity preferences may differ between individuals it is important to emphasize the significant roles competence, autonomy, and social interaction play in activity motivation, enjoyment, and durability. To fully capitalize on participation-related health and well-being benefits, therefore, it is crucial that retirement leisure planning considers individual differences, abilities, interests, and reasons for activity selection.

2.7.3) Well-Being

In layman's terms, well-being can be interpreted as a positive expression used to describe one's psychological and/or physical health. However, while conceding that well-being has no generally accepted scholarly definition, Ryan and Deci (2001) define it as "a complex construct that concerns optimal experience and functioning" (p. 141).

In their review of [SDT](#)-guided research, Ryan and Deci (2000) highlight [SDT](#)'s implications and benefits. The authors review facilitation vs frustration of intrinsic motivation, personal and social values and self-motivation, and need fulfillment and well-being. Their review confirms that people are inclined to be active and social, however, people also tend toward inactivity. The authors found that conditions promoting autonomy, competence, and relatedness facilitate internalization, integration, and growth. In contrast, however, behaviour-limiting settings or lack of relatedness weaken or undermine these qualities resulting in low initiative and distress.

Research shows that many factors including those physical, psychological, and emotional contribute to well-being (Eime et al., 2013; Fallahpour et al., 2015; Stewart et al., 2013; Wong et

al., 2015). Despite the lack of a concise definition of well-being, within the context of [SDT](#) well-being can be viewed from two basic philosophical perspectives, hedonism and eudaimonism. According to each philosophy, a determination of well-being reflects their respective precepts. Hedonic well-being, indicative of one's happiness or pleasure, is representative of SWB. Whereas, eudaimonic well-being is more representative of life quality and reflects both [SWB](#) and [PWB](#) (Ryan & Deci, 2001).

Using [SDT](#) as a framework, Lloyd and Little (2010) completed a qualitative, interpretive study examining the influence of social context and leisure physical activity on women's self-reported [PWB](#). The authors collected data from 20 participants via semi-structured in-depth interviews. Their findings suggest that women's [PWB](#) can be improved if competence, relatedness, and autonomy are supported in both regular and casual leisure physical activity. Additionally, they found that participant interactions within these activities make an important contribution to well-being.

Within the precepts of eudaimonic well-being, feeling vital and energetic is a contributing factor to being fully functioning and psychologically well (Ryan and Deci, 2001). With concerns of an aging population and growing numbers of retirees burdening the social 'safety net', older adult well-being is a subject attracting increasing interest (G. A. Adams & Rau, 2011; Cuenca et al., 2014; Nimrod et al., 2008). The relationship between physical health and physical activity (PA) is well documented (Brown et al., 2008; Heo & Lee, 2010; Heo, Stebbins, Kim, & Lee, 2013; Kleiber, Hutchinson, & Williams, 2002; Lennartsson & Silverstein, 2001). The positive contribution of PA to health is also well known, however, despite this relationship, the majority of North Americans and older adults do not achieve the minimum recommended activity level (Dacey et al., 2008; Rhodes & Kates, 2015). Not only does this lack of activity contribute to the growing burden on society's support network, but it also limits people's physical abilities and well-being (Lewis & Hennekens, 2016).

2.7.4) Subjective Vitality

Vitality, or feeling alive and energetic, can be an indication of one's desire to participate in activities. Within the context of [SDT](#), Ryan and Frederick (1997a) examine six studies related to [subjective vitality](#). The authors found that subjective vitality is associated with self-determination, mental health, and self-actualization. They also noted a positive correlation between vitality and several positive physical factors. Additionally, they found that physical and [PWB](#) to be associated with vitality and, therefore, conclude that vitality is a measure of well-being.

Ryan and Frederick (1997b) also found that individuals experiencing subjective vitality might explain their mood or feeling as one filled with energy. [SDT](#) suggests that positive influence of autonomy, competence, and relatedness need fulfillment is required in order to experience vitality and that the model of intrinsic motivation describes tendencies toward characteristics such as mastery or spontaneous interest as an important source of vitality (Ryan & Deci, 2000). Furthermore, they suggest that individuals who have authentic motivation display more interest, excitement, and confidence among other factors which in turn, increases vitality. Ryan and Frederick's *Subjective Vitality Scale* (1997b), using a 1-7 Likert-type scale and subsequently strengthened by the removal of one item (Bostic, McGartland Rubio, & Hood, 2000) (Appendix C), was used to measure participant vitality in this dissertation research.

2.8) Summary

As the "Baby Boomer" generation ages and the population average age increases, so does the number of older adults retiring from employment. Although many individuals look forward to retirement, there is a general lack of preparation for the transition. For many, retirement represents not only a departure from work and an increase in leisure time but also a later-life benchmark. Accompanying this life-course phase are associated individual and societal concerns for physical and psychological well-being. Whether they are social, physically, or emotionally based, many health-related issues can be ameliorated through leisure activity engagement. Non-

financial retirement transition planning can aid in reducing retirement anxiety and, therefore, contribute to well-being. Additionally, retirement preparation can motivate and assist individuals to maintain an active, engaging lifestyle which will also promote health and well-being. Not only is it important to plan what, where, and how retirement leisure time is spent, but also when and how retirement transition occurs. Clearly, social relationships also play an important role in retirement happiness and health. Therefore, retirement planning considerations should address not only what social relationships will be impacted by this transition, but also how and with whom those relationships will be replaced.

Research has demonstrated that retirement planning increases individuals' awareness of its important contribution to post-retirement life, but also that some life-events are not predictable. This same research also elucidates the need for the continued development of retirement planning programs and emphasizes the need for further research in the area. While it is recognized that retirement planning is not required by everyone, providing knowledge, skills, and assistance to those that it is has the potential of significantly improving their happiness and health.

While aging is and has been a subject of much research, that research clearly demonstrates there is no single explanation for how individuals adapt to aging. Given the unique individual variables associated with aging and leisure engagement, to suggest a single theory might encapsulate or explain aging and leisure choices is at best optimistic. 'Successful aging', for example, can be interpreted from different perspectives including individual or societal, and the position from which it is viewed can be influenced by different motives or interests. To better understand aging in order to promote quality of life, pertinent principles from each theory assist in providing an overall awareness of needs, interests, and adaptation to aging.

Nimrod (2008b) states that although not everyone experiences retirement-related stresses, the transition does necessitate an adjustment. Leisure engagement can aid in overcoming

difficulties associated with retirement transition and contributes to quality of life. Recognizing the array of individual interests, abilities, and responses to retirement, leisure planning requires careful, individualized consideration. Leisure education can enable individuals to not only plan for their retirement, but it can also provide them with the skills to pursue self-directed healthy rewarding lives of personal interest. Despite the critical relationship associated with retirement preparation and post-retirement quality of life, most individuals are ill-prepared for the transition (G. A. Adams & Rau, 2011). This lack of preparedness suggests that research in retirement preparation and planning can contribute significantly to older adult life quality. Despite this, however, little research on non-financial retirement planning has been conducted. Therefore, using [SDT](#) as a framework, this study examines non-financial retirement planning with the purpose of contributing to the body of knowledge to assist older adults to live a happier, healthier, more fulfilling lifestyle.

Chapter 3 – Study 1. Serious Leisure, Self-determination, and Retirement

Planning: An Exploratory Study

As outlined in the introduction of chapter one, this is the first of two studies that comprise this dissertation. What follows is a manuscript description of that research.

Abstract

The purpose of this exploratory study is to begin to identify what retirement benefits a group of pre-retired and retired adults derives from their serious involvement in an outdoor endurance leisure activity. Additionally, we examine how involvement in the activity influences retirement intentions and well-being, and what retirement planning competencies may contribute positively to retirement. Using one-on-one semi-structured interviews, this narrative study compares retirement planning priorities, strategies, and competencies of a group of pre-retired and retired older adults involved in an endurance sport at the World Masters level. Data revealed similarities and differences between pre-retired and retired participants as well as overall contradictions between participants' perceived and practised retirement strategies. While a general lack of leisure retirement planning was observed, self-determination theory's precepts of autonomy, competence, and relatedness fulfilment were predominant in the significance the endurance sport held for participants' retirement plans and appeared to contribute significantly to retirement well-being.

Key Words: serious leisure; retirement planning; retirement transition; well-being; self-determination theory

3.1) Introduction

The number of Canadians over the age of 65 has been growing from 4 million in 2005 and will continue to increase to approximately 9 million, or 25 percent of our population, by 2031 (Healthy Aging and Wellness Working Group, 2006). Accompanying this shift in population age will be the number of retiring adults, and with that, an increase in leisure time (Stobert, Dosman, & Keating, 2005). This significant life-transition involves challenges and adjustments that positive leisure engagement can help ameliorate. As the percentage of retirees continues to rise (Stobert et al., 2005) it is important to know how leisure planning contributes positively to both retirement transition and retirement itself. It is also valuable to understand the importance leisure can play in enhancing well-being for older adults.

Numerous studies have shown the positive relationship that exists between leisure activity and physical and psychological health-related benefits for retirees (Celis-Morales et al., 2017; Eime et al., 2013; Helgadóttir et al., 2017; Lewis & Hennekens, 2016). Additionally, Nimrod (2007) found that leisure contributed higher life satisfaction which may contribute to a smoother retirement transition. Research also suggests that the retirement transition is more successful for those who choose when and how they retire (Muratore & Earl, 2015; Reitzes & Mutran, 2004; Zantinge, Van Den Berg, Smit, & Picavet, 2014). Studies have also examined the importance social engagement and activity hold for older adults (K. B. Adams, Leibbrandt, & Moon, 2011; Earl et al., 2015). Finally, leisure participation's influence on lowering chronic disease in retirement transition was examined by Stenholm et al. (2016). Despite the benefits of leisure engagement and the increased opportunity additional leisure time associated with retirement offers, studies have shown leisure participation to decline after retirement (Earl et al., 2015; Liechty et al., 2017; McDonald et al., 2015). It is also important to understand that, irrespective of leisure's contribution to well-being for retirees, most adults do not achieve the minimum recommended levels of activity for healthy aging (Dacey et al., 2008; Rhodes & Kates, 2015), and

many older adults have not prepared adequately for retirement leisure which is a “critically important” factor in retirement quality of life (G. A. Adams & Rau, 2011).

What is unclear are the reasons for the decline in leisure participation after retirement and lack of leisure retirement planning. Kleiber and Linde (2014) clearly articulate what is lacking in retirement-leisure research is an acknowledgement of the importance leisure plays in retirement planning and Noone, Stephens, and Alpass (2010) state that there is an overall lack of retirement planning research generally. Therefore, the purpose of this study is to identify what benefits a group of pre-retired and retired adults derive from their involvement in a serious leisure activity, its impact on their retirement well-being, and what retirement planning competencies contribute positively to their retirement.

3.2) Method

This study involved semi-structured qualitative interview questions conducted with a purposive sample of sixteen older adults of both pre-retirement and post-retirement status. A qualitative method was chosen to enabled us to explore and understand the meaning of participants’ answers to open-ended questions (Creswell, 2014). It also allowed participants to elaborate on personally significant details regarding their involvement with the endurance activity and the meaning it held for them. This approach also allowed us to interpret responses and inductively construct themes applicable to the overall group (Creswell, 2013). As participants lived in various communities across Canada, communication was conducted via email, and for convenience and cost savings interviews were done over the telephone.

3.2.1) Participants

Participants were known to me through my involvement at a number of World Masters events and, therefore, sampling was purposive. Participants included 16 adults ranging in age from 40 to 69 who had either been retired for more than three years or, ideally, were planning to retire in no more than ten years. Individuals were approached because they were known to engage

in a Masters endurance activity as serious leisure participants (Elkington & Stebbins, 2014).

These individuals were chosen because they had competed in a number of World Masters events together, therefore, I was familiar with the degree to which they engaged in the activity.

Seventeen of the 20 individuals initially contacted from across Canada chose to participate. Of the final 17 participants, one failed to complete the study.

Participants all had post-secondary education and professional careers. Of the 16 participants, five were women, 11 were men, and four had a spouse within the group. The four spouses were asked not to discuss or share information regarding the study until all data were collected. There were eight participants in each of the retired and pre-retired categories. Within these two primary groups, a subgroup of six participants with occupational pensions was also identified (Table 1). Although two participants were not planning to retire for more than ten years, because of their involvement in the endurance activity, they were retained as participants. Prior to interviews, participants were emailed information regarding the interview length and format as well as an informed consent document to sign and return (Appendix M). They were also requested to indicate an interview date and time preference.

Table 1. Participant demographic details

Pseudonym	Gender	Age	Retirement Status	Years Retired	Employer Pension	Started Sport (yrs)	#Masters Attended	Hrs/wk sport trg	Hrs/wk other trg	% time for sport	Years competing
Bob	M	68	pre-retired	-1	N	37	5	10	6	15-20	6
Kate	F	59	pre-retired	-5	N	13	3	4	6	30	10
Tom	M	57	pre-retired	-8	N	20	6	8	8	50	18
Kathleen	F	43	pre-retired	-14	Y	35	2	13.5	13.5	80	6
Karen	F	62	pre-retired	-2	N	47	5	11	9.5	80-100	20
David	M	40	pre-retired	-17.5	N	36	5	10	10	50	7
Luke	M	62	pre-retired	-4	N	60	4	5	15	15	7
Jeff	M	59	pre-retired	-5	N	54	6	8	9	30	20
Susan	F	64	retired	0.1	N	35	3	10	10	27	20
Jane	F	63	retired	7	Y	41	5	15	15	90	25
Joe	M	65	retired	12	N	35	8	10	10	20	11
Sam	M	67	retired	12	Y	46	4	6.5	5.5	20	15
Ted	M	68	retired	7	N	48	5	6	~	10	15
Peter	M	62	retired	5.5	Y	42	4	10	12	80	37
Wayne	M	69	retired	12	Y	30	4	5.5	4.5	15	18
Jim	M	60	retired	5	Y	35	3	13.5	13.5	15-20	19

3.2.2) Data Collection

Investigators received approval for this study from the university's Ethics Board (Appendix J). After participants returned their signed informed consent document, and prior to interviews, they were asked to provide personal demographic information. They were also asked questions detailing their involvement with the endurance activity such as the following: How many [endurance activity] World Masters events have you participated in? How many years ago did you begin [participating in the endurance] events? How many hours per week do you [participate] in a typical season? These data were recorded in a spreadsheet.

Interview questions (Table 2) were selected by both investigators and reviewed by both investigators, once independently and again together. At a prearranged time, the I phoned each participant and, after a brief 'ice-breaker' conversation, proceeded with the interview. The purpose of the ice-breaker was to allow the interviewee to become comfortable and ask any questions they might have regarding the interview and study. Interviews were between 30 and 60 minutes in length and were all conducted within a two-week period. Participants were asked to

describe what the endurance activity meant to them and how it impacted their lives (Table 2). They were also asked about other activities they may have participated in and what role and importance they felt the endurance activity played in their lives relative to their retirement or anticipated retirement.

Interviews were digitally recorded on two devices in case one recording failed. Recorded interviews were saved on a password-protected hard drive immediately after the interview and the original recordings deleted from the recording devices' memories. Data were then transcribed and anonymized. Three days following each interview, participants received a short follow-up email containing two questions:

1. In order of importance (**most important 1st**) please list up to 5 aspects of readiness or competencies you feel are important to effectively plan for retirement. There are no right or wrong answers to this, I am just looking for your opinions and priorities. 2. Are there any other points or comments you have thought of since our interview that you would like to add?

Answers to these questions were entered into the spreadsheet including participants' demographic information. Once all data were entered into the spreadsheet they were anonymized to correspond with the recordings.

Table 2. Interview Questions

-
1. Can you tell me what steps you took to prepare for retirement ('have you have taken any' for pre-retired)?
 2. Can you tell me what your definition of retirement is, or what retirement means to you?
 - a) What do your days look like (you think your days will)?
 - b) What do you do (will)?
 - c) How retired life differs from employed (do you feel it will differ)?
 - d) How does retirement feel (do you think it will feel)?
 3. Before you retired, did you spend any time discussing with anyone or looking for information about what you might do with your 'spare time' once you retired from work ('In anticipation of retirement, are you spending' for pre-retired)?
 4. Regarding planning for activities in retirement, is there something you did, are doing, or considering in that area?
 5. Can you think what it would be like if you weren't able to [participate in the endurance activity] anymore? How would you feel? What would you do?
 6. Do you have other activity interests or hobbies?
 7. When you were young, were you active and did you participate in a variety of activities?
-

-
8. What hobbies, activities did you like to do?
 9. Did you have a single interest that you focussed on, or many interests, and are you still involved in that activity?
 10. How involved did you get in those activities?
 11. Is there anything else you'd like to add to what we've just talked about?
 12. Would it be OK to follow-up if we have any questions of you?
-

3.2.3) Data Analysis

Recordings and notes were reviewed repeatedly by myself for accuracy. Any uncertainty was clarified by a follow-up email to the participant. Once confirmed for accuracy, recordings were transcribed, reflecting not only participant's comments, but also their word emphasis, tone, and sentence pauses (Bailey, 2008). Transcriptions were saved as Microsoft Word files and reviewed independently by both investigators. Using Constant Comparison Method (Dye, Schatz, Rosenberg, & Coleman, 2000; Leech & Onwuegbuzie, 2007; Sparkes & Smith, 2014), investigators independently organized transcribed data into groupings according to key words. To ensure consistency and accuracy of groupings, investigators then discussed and reviewed key words. Key words were then coded in relation to the questions they addressed. Participant responses were then grouped within overall themes. For example, "being busy with things I choose", "freedom", and "I actually have time to think about doing things" were categorized under the general theme of "own decisions" (Table 3). Additionally, data were organized according to planning priorities, activities during leisure time, childhood vs current activities, and perceived planning competencies.

3.3) Results

Table 3. Activities during leisure time

Retired (engaged)		Pre-retired (anticipated)	
Physical/training interests	8	Physical activity/exercise	8
Family-grandparenting	7	Reading	4
Traveling	7	Family/children/grandparenting	3
Volunteering	4	Travel	2
Own decisions	3	Volunteering	2
Gardening	3	Continue doing what doing now	2
Relocated	2	Other/new interests/activities (undefined)	2
Part-time work	2	Not sure how they will challenge their mind	1
Boating	2	Yard/housework	1
Sleep more	2	Sleep more	1
Landscaping/household	1	Investments	1
Educational course	1	Cooking	1
Wasn't sure – hadn't planned*	1	Learn to play an instrument	1
	43	Socializing	1
		Art	1
		Consider themselves a professional athlete with retirement income as sponsorship endorsement	1
		Time will be taken up	1
		Not sure, no real plan	1
			<u>34</u>

*Retired 1 month prior to study

Responses to question #1 “Can you tell me what steps you took to prepare for retirement (‘have you have taken any steps’ for pre-retired)?” were divided into the primary categories of retired and pre-retired (Table 4). Within these categories, participants’ initial, financial, and leisure responses were listed. Participants’ initial response was interpreted as their primary focus toward either financial or leisure planning. For example, if an initial response was “do you mean financial plans?”, their initial focus was listed as financial.

Table 4. Retirement planning and 1st response

Name	Retired		
	1 st response	Financial	Leisure
Susan	financial	self-directed investments	none in general
Jane	move	pension, seminar	relocate & participate seriously
Joe	Freedom	saving money while working	none other than following interests of friends and pursue interests

Sam	Employer seminars	<u>pension</u> employer seminars	employer seminars; activity, clubs, social, etc.
Ted	financial	Assets, cleared debt	never considered – knew days would be full
Peter	financial	full <u>pension</u> , no planning	never considered advice –read about concerns regarding filling time. Lots of hobbies
Wayne	Physical activities	full <u>pension</u> ,	didn't need a plan, no discussion
Jim	financial	Full <u>pension</u> , RRSPs, RESPs, cleared debt, read books	assumed would do things I did in summer
Pre-retired			
Bob	work less ↑ activity	10 yrs., financial planner & accountant	leisure planning seminar, reading, colleagues, ↑ physical activity level
Kate	financial	before marrying, no plans, advisor, planner, husband does most, beginning now. Talking to people is huge.	talking about it to people is huge...ask; do you feel valuable, interests, social, loneliness?
Tom	financial	have always planned, accountant, financial advisor, phase out work (8 yrs. to retirement)	talk with colleagues 5-10 years ahead, some reading, thinking and talking with spouse
Kathleen	financial	strictly financial, <u>pension</u> & RRSPs, finish mortgage	everything will work out - keep working and healthy
Karen	work less, activities	leave up to husband	work less, set up room for a hobby, discuss at work
David	financial	have an accountant and financial advisor, RRSPs, RESPs (15-20 years to retirement)	looking & talking with friends and colleagues
Luke	financial, work less	35 years acquiring assets for financial stability	maintaining health and fitness
Jeff	financial	financial advisors (5 years to retirement)	nothing formal

Responses to question #4 “Regarding planning for activities in retirement, is there something you did, are doing, or are considering in that area?” were organized according to retirement status. Themes within responses were identified and tabulated according to the number of participants that gave that response (Table 3).

Responses to questions # 13, 14, 15, and 16 (Table 2) were organized according to retirement status and then listed under themes such as individual sports, hobbies, high school sports, outdoor activities. Additionally, participants’ responses regarding if they were still

involved in areas of primary childhood interest (retired) or anticipated being involved in one after retiring (Table 5) were recorded.

Table 5. Childhood Hobbies vs Current/Anticipated Retirement Activities

Yrs. In activity		<i>Childhood hobbies</i>	<i>Current/anticipated activities</i>
Susan	35	Variety of outdoor activities	gardening, landscaping/household
Jane	41	High school-sponsored sports, piano, reading, knitting, choir	knitting
Joe	35	Organized football, general outdoor activities	
Sam	46	Elementary school track/field, sailing & water sports, in the forest with friends	
Ted	48	Individual sports, alpine skiing	
Peter	42	High school sports, swimming, fishing, biking with friends	fishing
Wayne	30	Model airplanes, stamps, lots of outdoor activities, biking, swimming team	model airplanes
Jim	35	Team sports, high school sports, running, guitar	Not much has changed
Bob	37	Basketball elementary school to university, volleyball, some instruments	Possibly piano
Kate	13	School track & field, volleyball, running, cooking	Maybe running
Tom	20	Squash, tennis, running, photography	Maybe tennis & photography
Kathleen	35	Violin and drawing XC skiing in teens	Violin and drawing
Karen	47	Swimming, high school singing, painting	painting
David	36	All sports up to 15 years old then XC skiing, collecting music	Collecting and listening to music skiing
Luke	60	Any sliding sport in winter, any water sport in summer, running, biking, and anything outdoors	Skiing, biking
Jeff	54	School gym activities, basketball, camping, fishing	Hunting, maybe some fishing

Participants' retirement competency priorities received in follow-up emails were organized according to participant-prioritized themes within retired and pre-retired groups (Table 6).

Themes were determined similarly to those for transcribed responses. Key words were identified within participants' prioritized competencies and responses categorized accordingly. For example, if respondents wrote "review investments" or "be able to stop working", these were categorized under financial readiness. Similarly, if respondents replied "physical fitness" or "exercise plan",

these were categorized under health readiness. Comments additional to the five priorities were included with participants' interview transcription data.

Table 6. Prioritized perceived retirement planning/readiness competencies

	pension		Priority 1	2	3	4	5
Retired	N	Susan	Health	Self-contentment	Financial readiness	Family	community
	Y	Jane	Emotional readiness	Financial readiness	Recreational	Spousal considerations	Social readiness
	N	Joe	Financial readiness	Leisure/activities	Discuss plans with spouse	Health	Social readiness
	Y	Sam	Financial readiness	Purpose/activities	Employment situation	Volunteering	Physical activities
	N	Ted	Physical/emotional Health	Financial readiness	Leisure interests	Keep working if you love it	
	Y	Peter	Financial readiness	Adaptability to change	Have a plan for the 1 st day of retirement	Willingness to learn new things	Volunteering
	Y	Wayne	Intensify/develop interests 5 years in advance	Discuss plans with spouse	Be in the frame of mind for retirement		
	Y	Jim	Confidence/frame of mind to retire	Financial readiness	Physical readiness/health	Social readiness	
Pre-retired	N	Bob	Brainstorm ways to meet needs met by work	Financial readiness	Make a plan		
	N	Kate	Financial readiness	Psychological readiness	Social readiness	Hobbies/interests & future goals	Spousal considerations
	N	Tom	Financial readiness	Spousal considerations	Taper to retirement	Social readiness	Exercise/health plan
	Y	Kathleen	mental/physical health & fitness	Financial readiness	Location	Social readiness	Family considerations
	N	Karen	Spousal considerations	Psychological readiness to give up work identity	Develop community or social considerations	Physical fitness	Financial
	N	David	Financial readiness	Psychological & physical fitness	Family considerations	Proximity to health care	
	N	Luke	Intellectual	Social	Time/effort management	Financial readiness	
	N	Jeff	Meaningful activities	Spousal considerations	Social readiness	Financial readiness	Health considerations

This study demonstrates the significance a serious leisure activity played in the lives of participants. It also provides an appreciation for the importance a serious leisure activity holds for retirement plans and well-being. The benefits participants derive from this leisure activity were viewed from the positions of [SLP](#) and retirement planning within the framework of [SDT](#).

3.3.1) Leisure Importance

Participants all had long histories of experience in this activity, ranging from thirteen to sixty years (Table 5). Regardless of their experiences, all participants indicated the activity represented an important component of their leisure time and for some, it occupied up to 80 to 100% of their ‘in season’ leisure. Their narratives suggest that for most participants the endurance sport was their primary leisure activity and that other leisure endeavours were selected for their contribution toward this central pursuit. The time spent by Jane, who trains 12–18 hours a week (the most of all participants), was emblematic of the sport’s importance for her when she indicated that she would like to participate even more and how her involvement is influencing her choice of residence:

I want to actually, want to sell our house and move [to the venue]. So, I really want to get even deeper into it. I want to be [participating] out my back door. It’s a funny thing, I feel like I never get enough [of the sport], and I’ve [participated] more than most.

3.3.2) Sense of Loss

As most participants have engaged in the sport for many years, their participation generally began at an early age with most having participated in it for at least half their lives and with all participants having entered multiple World Cup as well as local, provincial, and national events. Many participants expressed the value the leisure activity held for them and how they would be at a loss were they unable to continue participating. The centrality the sport held for Joe, for example, was epitomized when he stated,

The prospect of that is very disconcerting. I think if I was not for any reason able to [participate], I would be very unhappy, and I would struggle to find an activity or a way of enjoying life that would replace it. It's not a prospect that – neither [my wife] nor I look forward to. It's ah, very difficult – a hard thing to think about.

This sense of loss was expressed by both retired and pre-retired participants and confirmed the significance the activity held for them and evoked a feeling that they would have difficulty replacing those benefits. Sam, for example, stated,

I would really miss the thrill of competing and the adrenaline. That would be a big part of my life that I would not be able to do. I [could] compensate by being involved in possibly other types of activities. They may not take me to the same kind of benefits and thrills but I would seek to be active in other ways...according to my physical abilities.

Susan responded, "I would say that I would look for something else that would engage me because it's not just the [activity] itself, it's the whole interesting notion of the physiology and the preparation of it." Furthermore, Ted admitted, "I'm sure I'd go through real depression and feel sorry for myself - think the world was coming to an end."

For some, the leisure activity provided a sense of identity. Luke, for example, when asked to define retirement, stated,

One way of thinking of it is retirement would be when I start becoming or with my first day of being a professional athlete. Because, from that point on you know, whatever income I'm getting is going toward training—well your retirement income—you just delegate whatever your retirement income is as being your sponsor.

Similarly, Jim responded to the possibility of no longer participating by stating,

"Oh [expletive], that would be demoralizing! Yeah, you mentioned that but it's the thing I don't like to think about because it's...sort of my, sort of my drug".

Joe felt that he not only identified with the sport, but also that his ability to engage in it was representative of him as a person when he stated,

Because being physically active and being physically fit are important aspects– not only do they give you pleasure but they're fundamental to how you define yourself. It's more than just something you do it's kind of – in a way, it's who you are.

3.3.3) Participation Motivation

All participants exhibited intrinsic motivation and many were also extrinsically motivated to participate. As earlier stated, all had been involved in the activity for many years and felt competent enough to not only participate but to also enter competitions which included numerous World Masters events. Individuals also pursued the activity because they enjoyed sharing the experience and socializing with other participants. These reasons were best expressed by Wayne, who, when asked what motivated him to participate, stated, “I just feel good after an hour and a half of [the activity] ...the feedback from the body is I think what we’re addicted to...and the social side of it is fantastic.” Additionally, many participants were motivated extrinsically. When speaking for both himself and his wife, Joe elaborated on this topic by saying,

[The sport] is a huge part of our lives and has provided us with vast rewards. Rewards way beyond what we anticipated, especially the officiating and the sponsorship [of Olympic athletes] has enriched us in ways that just [the sport] itself would not have. So, I like it. I think of it as involvement at many levels in the sport.

3.3.4) Retirement Meaning and Planning

Pre-retired participants predominantly defined retirement as stopping work. Cessation of work was used to defined retirement by four retired participants, but another four felt it was an opportunity to do things employment prevented. The words *freedom* and *stress* were both common descriptors of retirement with freedom most commonly used by retired participants and references to stress most used by pre-retired individuals. Jim best exemplified the meaning of freedom for retired participants when in response to the question, ‘What did it feel like when you

were first retired?', stated, "Ho, ho! Ah...freedom. Really...you know, to do things that you want to do, that you've been thinking of doing for years...I think freedom was...if there's one word for it, it's that...freedom from the ties to the workplace mainly." Similarly, Ted explained,

I've often said to people that you need to learn how to retire and that is, you need to learn how to use your time efficiently and it's a different routine. So, it's a balance in life, but what's different when I'm retired is, I'm doing what I want to do.

When asked what they do or think they will do in retirement, all participants valued exercise or physical activity (Table 3) and at different times during the interview mentioned the subject of leisure or free time. All participants had engaged in a variety of outdoor activities and interests during childhood (Table 5), and while approximately half the participants planned to pursue interests from their childhood, the endurance sport remained the leisure priority for most. Additionally, everyone indicated a variety of current active and passive pursuits. Although pre-retired participants as a group identified a broader range of activities they anticipated engaging in, they tended to mention fewer activities individually, while retired participants mentioned fewer activities as a group but participated in a wider range of activities individually. The notable difference between retired and pre-retired participants is how many mentioned involvement with family or grandparenting and travel. One participant, Sam, felt it important to have a variety of interests and, beyond the endurance activity, was also heavily involved in volunteering with his church both locally and abroad. Furthermore, one participant who was widowed shortly before retiring, registered for a two-year course to occupy additional leisure time when retired.

Finally, when answering what their retirement plans were, ten participants initially responded with a financial reference. Even with the assurance of an employer-sponsored pension, 4 of the 5 retired and one pre-retired participants listed financial readiness as one of the top two retirement competency priorities (Table 6). In addition, although many responses to the follow-up question suggested their perceived planning priorities differed from what they had actually done, 6

of the 8 retired participants indicated that they would do little if anything different given the opportunity to retire again. One retired member did not list financial readiness as one of his top five competence priorities; however, during the interview, he did state that he had been engaged in financial planning with both an investment advisor and accountant for the previous ten years in preparation for retirement (Table 3).

3.4) Discussion

While there is significant awareness of and focus on the increasing average population age and retiring 'baby boomer' generation, it is important to remember the health and well-being benefits leisure activity can contribute to aging adults. Little research exists that examines the association between non-financial retirement planning and well-being, and the authors are unaware of any studying examining pre-retired and post retired serious leisure participants. This study emphasizes the importance of examining the role leisure activity plays in retirement planning and the well-being of older adults. Participants were engaged in a serious leisure activity and saw their participation as more than simply something to occupy their free time and more as an important part of their lives and well-being. In addition to identifying with the endurance activity, participants valued their involvement for its social, physical, and psychological benefits.

Discussions about what leisure meant to participants provided a definition of leisure, about which they were all initially uncertain. Congruent with Kleiber's and McGuire et al.'s (2013) definition of leisure, participants generally described it as a time not filled with obligations or work and not dictated by others.

In support of research by Heo, Lee, Kim, and Stebbins (2012), participants' leisure involvement clearly exemplified serious leisure's central qualities and fell within Elkington and Stebbins' (2014) and Stebbins' (2014) [SLP](#) devotee classifications. The authors of this study felt, however, that the intensities of two participants, Jane and Luke, were beyond those of [SLP](#)'s three

devotee classifications of participant, moderate, or core (Stebbins, 2007). Not only did these participants train more hours per week than all others, but also their intensities appeared to be at levels where all their leisure choices were selected for the sole purpose of improving their performance in the core endurance activity. This involvement extended beyond leisure choices alone and gave investigators the impression that costs and perseverance associated with the core activity for these participants were significantly higher than for other participants (Lamont, Kennelly, & Moyle, 2014; Stebbins, 2016). For example, Luke described how he prioritized his off-season training activities to maximize his fitness level for the beginning of the endurance sport's season. His plan was to use different training methods that he found enjoyable to ensure his fitness level was sufficient that once the endurance sport season began, he could focus maximally on that activity.

I choose to do things that are intrinsically enjoyable as opposed to uncomfortable. So, in the summertime, there's too much competition from other activities that I enjoy doing anyway, you know....So, the key thing is to kind of have enough fitness at the start of the [endurance sport] season so that you can be putting in quality hours [in the endurance sport], you know, without having to start building fitness or taking too much time [participating] for basic level fitness. You know, it's more fine-tuning once you [start the season].

Although Jane's commitment and hours of training were like Luke's, she did anticipate change as she had recently become a grandmother and could see her new familial role eventually competing for her leisure time, but not in the immediate future.

As a result of these participants' extreme involvement with their leisure careers and to appropriately categorize their level of engagement, the authors feel an additional career classification of *extreme devotee* should be further examined as a possible addition to Stebbins' [SLP](#). This new category, unlike Scott and McMahan's (2017) *hardcore* participants, does not

require their commitment level to be validated by other extreme devotees but, rather, is determined in the same subjective manner as Stebbins' (2007) other devotee involvement scales.

Social engagement and relationships resulting from participation in the endurance activity were evident and support Adams et al.'s (2011) overview of the importance of social and leisure activity and well-being. The importance participants placed on the social benefits from their leisure activity also supports the findings of Toepoel (2012) and Froidevaux et al. (2016) and accords with relatedness need satisfaction within [SDT](#) (Vansteenkiste & Ryan, 2013).

Additionally, participants reported psychological and physical benefits derived from their engagement in the endurance activity, all of which are consistent with the health-related benefits of serious leisure involvement found by Kim, Yamada, and Heo (2014). Furthermore, most participants in the study were life-long athletes and exhibited a desire for mastery and control related to their sport. Participants' desire for autonomy supports Kirkland et al.'s (2011) research on needs satisfaction, motivation, and older adult leisure engagement. Moreover, participants' intrinsic motivation to satisfy their need for autonomy, relatedness, and competence conform to [SDT](#) precepts (Ryan, Frederick, et al., 1997) and support Vansteenkiste, Niemiec, and Soenens (2010) findings that this satisfaction contributes to well-being and eudaimonia within the [SDT](#) framework.

Most participants placed financial readiness as a first or second competency priority in retirement planning (Table 6) and as a primary response when discussing their retirement plans. That financial readiness was a priority for some of those participants with employer-sponsored pensions adds to the significance economic factors played in retirement decisions and supports Adams and Rau's (2011) contention that financial considerations are important for retirement success. While financial retirement readiness was important for many participants, retirement leisure planning was seen as an important factor by only two. The lack of leisure planning by this

study's participants supports Adams and Rau's (2011) findings of an overall lack of retirement planning by people in general.

The findings also show a contradiction between what retired participants perceive to be retirement planning priorities and what they practiced in their own retirement. The comparison of participants' retirement preparation with their perceived retirement competency priorities suggests they did not prepare for retirement in the manner in which they now feel is important. While this finding is not surprising, what is unexpected is that many participants contradict themselves by also indicating they would change nothing if given a second opportunity to plan for retirement. Since retirement competence priorities were asked for three days after participants were interviewed, post-interview awareness might explain certain discrepancies between retirement planning perception and practice; however, further study is clearly needed to identify the reasons for these differences.

3.5) Conclusions and Implications

Through participant narratives, this study endeavoured to identify what benefits a group of pre-retired and retired adults derived from their serious involvement in an outdoor Masters endurance sport. The authors examined how involvement in the sport influenced retirement intentions and well-being and what retirement planning competencies contribute positively to retirement. Data reveal that retired adults see retirement both as an opportunity to pursue activities and as the cessation of employment, while pre-retired individuals see it more as a departure from employment. Both pre-retired and retired older adults relate to leisure time as self-directed and an opportunity to pursue activities of personal choice. The findings of this study contribute to better understanding the significance continuity in a serious leisure activity holds for retirement well-being and leisure participation. Additionally, participation in the endurance sport provided participants with the opportunity to fulfill their needs for autonomy, competence, and relatedness. The data suggest that early-life commitment to a serious leisure activity followed through to

adulthood may aid in compensating for the lack of leisure retirement planning. The value participants placed in their core leisure activity and their genuine concern for potentially losing the ability to participate was palpable. The importance of socialization associated with their activity was noted by many participants. Their sincere love for their sport and contrasting sense of loss associated with the prospect of no longer participating in it emphasizes the importance of having a repertoire of leisure interests and planning for alternative options in retirement. While a general lack of leisure retirement planning and an emphasis on financial readiness was noted, self-determination theory's precepts of autonomy, competence, and relatedness fulfillment were predominant in the meaning the endurance sport held for participants and validates the need for further investigation with the aim of better understanding the relationship between [SDT](#), serious leisure, retirement planning, and well-being.

3.5.1) Limitations and Future Research

This study involved a small sample size and participants limited to largely upper-middle-class socioeconomic status who were previously involved in a serious leisure activity. Further research might compare similar leisure devotees to the general population or individuals with few skills beyond those work-related. Additionally, investigation of individuals working shifts or long hours that preclude them from engaging in a serious leisure activity might provide an additional perspective on leisure and retirement planning. Often time and resources for serious leisure participation are limited to the more privileged. However, potential benefits marginalized populations might derive from serious leisure is an incentive for further research. Training for the serious leisure activity examined here involves a repertoire of activities for off-season fitness training which facilitates numerous leisure pursuits and warrants further research to determine if a serious leisure pursuit vs other more general leisure interests is more beneficial for retirement planning. The lack of plans for unforeseen events was prevalent in this study. Further to this, the potential impact from illness or disability of a spouse or loved one was unmentioned by

participants, yet the importance of this consideration was reinforced by the death of one participant's spouse shortly prior to their retirement. How best to plan for unforeseen events that may affect retirement plans should also be examined.

3.5.2) Disclosure Statement

The authors are aware of no conflicts of interest.

3.5.3) Funding

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

Chapter 4 – Study 2. Non-Financial Planning Priorities for Retirement Satisfaction

This chapter is the second of the two studies comprising this dissertation. While study one focussed on pre-retired and retired individuals engaged in a serious leisure activity and their respective retirement plans, study two focusses on individuals who have retired. Through interviews, study one provides some insight into what competencies or priorities participants feel are important for retirement planning. Study two extends the first investigation by utilizing a questionnaire developed from a series of validated surveys. Its aim is to identify those priorities that are predictive of retirement well-being and satisfaction.

4.1) Abstract

This mixed-methods study of 50 older adults examined what retirement leisure planning priorities and activities contribute to retirement vitality and satisfaction. Founded on Self-Determination Theory (SDT) and Serious Leisure Perspective (SLP), an online survey consisting of 93 items, and a focus group discussion were conducted. Quantitative and qualitative data were collected on retirement, satisfaction, leisure, and vitality. Qualitative data were analysed using Constant Comparison Method, Word Count, and Classical Content Analysis. Quantitative methods were applied to determine if retirement satisfaction and vitality related to SDT constructs of perceived competence, relatedness, and autonomy satisfaction in addition to retirement leisure planning priorities. Using multiple linear regression analyses, autonomy ($\beta = .43$; 95% CI .04 - .22; $p = .01$), leisure priority ($\beta = .28$; 95% CI -.01 - .33; $p = .05$), and casual leisure competence ($\beta = .68$; 95% CI .02 - .59; $p = .04$) emerged as items most related to retirement satisfaction, while relatedness ($\beta = .32$; 95% CI .14 - 1.44; $p = .02$) and autonomy satisfaction ($\beta = .27$; 95% CI -.01 - 1.26; $p = .05$) were associated with vitality. Furthermore, the relationship with vitality and competence, casual leisure, and emotional/awareness (EA) and preparation priorities approached significance. The findings both affirm previous SDT and SLP research and support my hypotheses that leisure planning priorities and activities contribute to retirement satisfaction and

vitality. Additionally, specific priorities for retirement planning are suggested. Further research and implications for retirement planning are considered.

Key Words: retirement planning; retirement transition; well-being; self-determination theory; serious leisure perspective

4.2) Introduction

“Baby boomers”, those born between 1946 and 1964, will continue to retire from work until approximately 2030. By then approximately 23% of Canadians will be over 65 years of age (Bohnert et al., 2015). For many, the retirement transition provides an opportunity to replace work with leisure, thereby, enabling retirees to engage in activities they were unable to partake in while working. For some, this change can be negative and lead to uncertainty, stress, loneliness, or depression (Kleiber & Linde, 2014; Moffatt & Heaven, 2017; Segel-Karpas, Ayalon, & Lachman, 2018). Research reveals that leisure can contribute to well-being and longevity (K. B. Adams et al., 2011; Kleiber, 2017; Liechty et al., 2017; Ryu et al., 2018). For some leisure also provides the opportunity for autonomy and competence (Eime et al., 2013; Minello & Nixon, 2017), both of which are psychological factors related to well-being (Ryan, Frederick, et al., 1997).

For most retirees, retirement represents free time or freedom from work. This new sense of freedom, however, does not assure well-being or happiness. Understanding what considerations and priorities to plan for can be important factors contributing to a vital and satisfying retirement. While the magnitude of retirement transition is significant (Kleiber & Linde, 2014; Moffatt & Heaven, 2017; Nicolaisen et al., 2012; Nimrod & Kleiber, 2007; Stenholm et al., 2016) and benefits associated with its planning are recognized (Moffatt & Heaven, 2017; Muratore & Earl, 2015; Noone et al., 2010; Yeung, 2013; Yeung & Zhou, 2017), many still do not plan for retirement leisure. Consequently, many are inadequately prepared for it (G. A. Adams & Rau, 2011). As leisure time increases with retirement the benefits of goal setting and mastery contribute not only to health and well-being but also to retirement satisfaction (G. A. Adams & Rau, 2011; Earl et al., 2015).

Leisure encompasses a vast array of activities and interests. The SLP helps classify different leisure types (Elkington & Stebbins, 2014; Stebbins, 1979, 1992, 1998a, 2004, 2007). Within its framework, three categories of leisure are identified: casual leisure (CL), project leisure

(PL), and serious leisure (SL). Leisure of various types contributes positively to health, aging, and well-being (Heo, Culp, Yamada, & Won, 2013a; Siegenthaler & O'Dell, 2003). Additionally, leisure can fulfill participants' psychological need for competence, autonomy, and relatedness which are constructs of SDT (Ryan & Deci, 2000; Ryan, Kuhl, et al., 1997). When these needs are fulfilled they also provide motivation and contribute to vitality and well-being (Frederick & Ryan, 1993).

While the body of retirement, leisure, and SDT research is extensive, little pertains to retirement leisure planning priorities. This mixed-methods study examines what retirement leisure planning priorities and activities contribute to retirement vitality and satisfaction. Both quantitative and qualitative data were collected for retirement priorities and satisfaction, leisure activities and competence, and vitality. Examining the SLP model through an SDT lens, permitted researchers to better examine the role leisure plays in retirement satisfaction and vitality. Focus group discussion enabled participants to elaborate on personal retirement planning and experiences.

The objectives of the study were; Quantitative: 1) To evaluate the relationships between vitality and retirement satisfaction; 2) to assess whether SDT constructs (i.e. perceived competence, relatedness, and autonomy satisfaction) and retirement leisure planning priorities influence the perception of vitality and retirement satisfaction. Qualitative: 3) to identify planning priorities via survey and focus group interventions. I hypothesized that: 1) vitality and retirement satisfaction are significantly correlated; 2) retirement priorities contribute to retirement satisfaction and vitality; 3) leisure activities and their planning contribute to retirement satisfaction and vitality.

4.3) Method

4.3.1) Study Design

A Sequential Transformative (Creswell, Plano Clark, Gutmann, & Hanson, 2007), mixed-method design (Creswell, 2013) was used to enable researchers to integrate quantitative and qualitative data collection and analysis while studying the SLP model through an SDT lens (Sandelowski, 2000). Quantitative data collection involved an online survey composed of 93 questions (Appendix E) and the qualitative data collection involved a focus group interview. The online survey was generated using the ‘SurveyMonkey’ software.

4.3.2) Study Outcomes

Participants were recruited through the University of Victoria’s Institute on Aging and Lifelong Health (IALH) and recreation centers in the Victoria and lower mainland area from the Summer through to the Winter of 2018. Email invitations were also sent to several provincial retirement organizations (Table 7). Selection criteria required participants to be retired from full-time work for between 2-10 years, 57-69 years of age, and not currently employed either full or part-time primarily for income. Additionally, eight participants from an earlier retirement leisure study (chapter 3), who met the criteria, were asked to participate.

Table 7. Organizations contacted for recruitment

BC Retired Government Employees Union (four locals)
BC Teachers Federation
Retired Teachers Associations (eighteen locals)
Canadian Association of Retired Persons (four chapters)
Municipal Pension Retirees’ Association
Saltspring Island Retired Adults association

Independent Variables

Perceived leisure competence; A 4-item, 7-point Likert-type Perceived Competence Scale (PCS) (Williams et al., 1998) was used to measure leisure competence (Appendix A). The

Cronbach's Alpha measure of internal consistency for the perceived competence satisfaction items in these studies was above 0.80.

Current relatedness satisfaction; A 5-point Likert-type Basic Psychological Need Satisfaction and Frustration-General (BPNSF-G) scale (Cronbach's $\alpha = 0.83$) (Chen, Vansteenkiste, Beyers, Boone, Deci, Duriez, et al., 2015), was used to measure current relatedness satisfaction (Appendix B).

Leisure competence; The BPNSF-G was also used to measure competence satisfaction for casual leisure (CL), project leisure (PL), and serious leisure (SL) (Stebbins, 2007). The alpha measure of internal consistency for competence satisfaction in these studies was 0.88 (Chen, Vansteenkiste, Beyers, Boone, Deci, Van der Kaap-Deeder, et al., 2015).

In addition to these measures, participants were asked general demographic questions (e.g. age, gender, marital status, occupation, years married, ethnicity, years residence, relocation since retiring, years retired), and seven retrospective questions related to their feelings approaching retirement (Appendix D). Finally, participants were asked if they would change anything about their retirement as well as list in order of importance five important non-financial priorities for retirement planning.

Dependent Variables

As vitality is reflective of positive feeling (Ryan, Kuhl, et al., 1997), higher intrinsic aspirations, self-actualization (Deci & Ryan, 2000), and psychological well-being (Ryan & Frederick, 1997a), the 7-point Likert-type Subjective Vitality Scales with item 2 removed to improve effectiveness (Ryan & Frederick, 1997b) (Appendix C) was used to measure vitality. The alpha measure of internal consistency for relatedness satisfaction/frustration in these studies was above 0.84 (Bostic et al., 2000).

Retirement satisfaction was measured on a five-point Likert-scale with five statements composed by researchers (Table 8). A Cronbach's Alpha test for an estimate of the reliability of the retirement satisfaction questions was conducted. After removing items 1 and 2 the internal consistency for retirement satisfaction was 0.77.

Table 8. Retirement satisfaction questions

1.	I am less engaged in activities than I believed I would be
2.	I am less healthy than I thought I would be
3.	I am in a better financial position than I thought I would be.
4.	My social life is better than I imagined it would be.
5.	My life is more meaningful than I imagined it would be.
6.	I am doing the things that I thought I would be doing.
7.	I feel that my retired life is better than when I was working.

Pilot Survey

The survey was distributed to committee members for review and their suggestions incorporated. After modification, the survey (Appendix E) was piloted online using a 'thinking out loud' approach by four retired individuals who were known to the investigators and approximated the recruitment criteria (Andres, 2012). While observing, researchers noted any difficulties/comments without making any comments themselves. The piloting also helped identify sequencing appropriateness and/or ambiguities and length suitability. No problems or concerns were noted, but it was recognized that completion time was slightly shorter than anticipated. Accordingly, this time was changed on recruitment posters and forms.

Recruitment

Three recruitment posters were developed. One by the Institute on Aging and Lifelong Health (IALH) for a PowerPoint Digicaster display (Appendix F). Another was made for the website landing page (Appendix G) to provide basic survey criteria and a link to the online survey. The landing page address was also included in recruitment documentation and displays. A third poster was for inclusion in emails and community centre displays (Appendix H).

4.3.3) Ethics

Recruitment permission was received from the IALH (Appendix I). Upon completion of survey development, it and supporting documents were submitted for ethics approval which was granted after revision (protocol # 18-141) (Appendix K). A web landing page link took candidates to the implied consent information (Appendix N) prior to proceeding with the survey. After a slower than expected response, a ‘Modification of an Approved Protocol’ application was submitted to the Ethics Board to include poster recruiting from local recreation centres which was subsequently approved (Appendix L).

4.4) Data Collection

4.4.1) Survey

The survey was composed of seven sections including demographics, pre/post-retirement expectations/experiences, relatedness, autonomy, leisure-based competence frustration/satisfaction, non-financial retirement readiness, and vitality. At the end of the survey was an option to participate in a focus group discussion. If they elected to participate, individuals provided their contact information. This option was unavailable for the eight participants of the earlier study as they lived too far away to participate in a focus group.

4.4.2) Focus Group

Focus group participants were required to sign a written consent form prior to participating (Appendix O). The focus group audio discussion was digitally recorded on two devices to ensure a backup if one failed. After the roles of the researchers and discussion boundaries were established (Creswell, 2014) the meeting was moderated by one investigator while notes were taken by the PI. Following a brief introduction, the discussion was initiated by talking about individuals’ top five retirement planning priorities and then asking the question; “What’s the best part [of retirement] – what do you like the most?”. As participants contributed to the discussion it

was guided by questions posed by the investigators either in response to participants' statements or to initiate further or new discussion (Appendix P).

4.5) Analysis

4.5.1) Qualitative Analysis

As this was a mixed-methods study, I used Constant Comparative method analysis to independently identify planning priority themes from the open-ended survey retirement priority questions (Dye et al., 2000; Leech & Onwuegbuzie, 2007; Sparkes & Smith, 2014). Using an inductive approach, the data were thoroughly reviewed, grouped and coded based on thematic words within the data and saved in a Microsoft Excel spreadsheet. Codes were then discussed with a second researcher and five theme names extracted. Initial groupings were then further independently refined into these five thematic categories. Subsequent to this, researchers discussed and collaboratively refined their groupings to finalize the five categories (i.e. relationships, leisure, emotional/awareness (EA), preparation, and health). These data were then quantitized into retirement priority variables and assigned values for quantitative analysis (Sandelowski, 2000).

A detailed transcription was made of the focus group recordings using Microsoft Word. I listened to both audio recordings repeatedly to confirm accuracy and content while also reviewing discussion notes. Notes provided supporting verification of who spoke and the contextual detail in order to accurately transcribe participant's comments, description, voice emphasis, tone, and pauses (Bailey, 2008). Any uncertainties were clarified by comparing recordings. After transcription, the data were anonymized.

A potential existed that the previous survey planning priority analysis might influence the inductive analysis of focus group themes. Therefore, to ensure trustworthiness and rigor, I used a combination of three qualitative analysis methods to analyse the transcript (Leech &

Onwuegbuzie, 2007). Using an inductive approach of tabulating and coding with Microsoft Excel, researchers independently and systematically identified meaningful overarching themes and concepts through a process of constant refinement using Constant Comparison Method (Boeije, 2002; Dye et al., 2000). To help verify themes and identify issues important to participants, each researcher then searched the transcript for key words (Leech & Onwuegbuzie, 2007). Care was taken not to overlook contextual meaning or over-count words repeatedly used by individuals. Additionally, to verify theme use, researchers used Classical Content Analysis to identify how many times key themes were mentioned (Leech & Onwuegbuzie, 2007; Sparkes & Smith, 2014). We then compared, discussed, and finalized themes and codes (Table 15).

4.5.2) Quantitative Analysis

Retirement competence was determined by taking the mean of responses (Williams et al., 1998). CL, PL, and SL competence in addition to autonomy and relatedness scores were the total of item responses (Chen, Vansteenkiste, Beyers, Boone, Deci, Duriez, et al., 2015). Vitality was determined by averaging the 6-item scale (Ryan & Frederick, 1997b). Retirement satisfaction was also determined with the mean of response scores. To correct entry errors, percent time spent participating in CL, PL, & SL was adjusted to proportionately equal 100% for three participants. It was not possible to determine the percentage of time spent on leisure for three participants, therefore, their data for these questions were removed. Quantitative data were analysed using the software program, IBM SPSS Statistics, version 25. All statistical models were plotted to ensure conformity for normal distribution, heteroscedasticity, skewness, and kurtosis.

H 1, quantitative analysis: A correlation analysis was conducted to examine the relationship between dependent (vitality, retirement satisfaction) and independent (competence; autonomy; relatedness; CL, PL, and SL competence; and relationship, leisure, emotional, preparation, and health priorities) variables.

H 2 & 3: Multiple linear regression models were used to examine the potential psychosocial factors that may influence the dependent variables (vitality and retirement satisfaction). Specifically, in the first regression model, independent variables included retirement priorities (i.e. relationship, leisure, emotional, preparation, and health); in model two they included SDT constructs (i.e. competence, relatedness, and autonomy satisfaction); and model three included SLP competence constructs (i.e. CL, PL, and SL).

4.6) Results

4.6.1) Participant Demographics

Fifty individuals met the criteria and acknowledged implied consent. Forty-six identified as white, Caucasian, Canadian, or Anglo-Saxon, while the remainder were of different ethnicities (Table 9). Although the recruitment criteria accepted only those retired for 2-10 years, three participants subsequently indicated they had been retired for 12 years, and one for 11 years. Due to survey anonymity, it was not possible to determine if these entries were errors. Also included in the dataset are those of the eight retired participants from the first study (chapter 3), two of whom were 70 years old and one retired for more than 10 years. Thirty participants indicated an interest in focus group discussions. It was not possible to arrange more than one eight-participant focus group. These participants signed consent forms and were reimbursed for parking costs.

Table 9. Demographics statistics (n=50)

	Range	N [%], Mean (SD)
Age	57-69	64.6 (\pm 3.13)
Female		33 [66%]
Marital status		
Married/Partnered		35 [70%]
Single		14 [28%]
Widowed		1 [2%]
Employment		
Professional (science, engineering, health, teaching, business, IT, or legal professionals)		35 [70%]
Management (chief executives, administrative, production, or hospitality managers)		6 [12%]
Clerical support (general, customer service, or keyboard clerks, or other clerical support)		5 [10%]
Service & sales workers (Personal service & sales, personal care, or protective service workers)		2 [4%]
Other		2 [4%]
Years retired	3 - 12	5.32 (\pm 2.82)
Ethnicity		
White/Caucasian		42 [84%]
Mediterranean		1 [2%]
Canadian		4 [8%]
Chinese Canadian		1 [2%]
South Asian		1 [2%]
Metis		1 [2%]

Table 10. Outcome measures (N = 50)

	Range	N [%], Mean (SD)
Dependent variables		
Retirement satisfaction	1 - 5	3.59 (\pm 0.91)
Vitality	6 - 42	32.82 (\pm 6.36)
Independent variables		
Retirement priorities		
Leisure retirement priority	0-5	3.06 (\pm 1.46)
Health retirement priority	0-5	2.52 (\pm 1.66)
Preparation retirement priority	0-5	2.73 (\pm 1.51)
EA retirement priority	0-5	2.82 (\pm 1.51)
Relationship retirement priority	0-5	3.03 (\pm 1.16)
SDT constructs		
Autonomy satisfaction	4 - 20	17.24 (\pm 2.73)
Relatedness satisfaction	4 - 20	17.73 (\pm 2.28)
Perceived competence	1 - 7	5.92 (\pm 1.03)
SLP constructs		
Casual leisure competence satisfaction	4 - 20	50 [100%] 17.91 (\pm 2.02)
Serious leisure competence satisfaction	4 - 20	36 [72%] 17.94 (\pm 2.69)
Project leisure competence satisfaction	4 - 20	47 [94%] 17.73 (\pm 2.43)

4.6.2) Quantitative Results

A Spearman correlation test showed a significant correlation between retirement satisfaction and vitality, and retirement competence, relatedness, autonomy, CL competence, PL competence, and EA planning priority (Table 11).

Table 11. Correlation analysis of dependent and independent variables

	Vitality	RS	Comp.	Relate.	Auton.	PL comp.	CL comp.	SL comp.	Relationship priority	Leisure priority	Emotional priority	Preparation priority	Health priority
Vitality	1.00												
Retirement satisfaction	.48*	1.00											
Competence	.67*	.43*	1.00										
Relatedness	.61*	.47*	.59*	1.00									
Autonomy	.57*	.62*	.66*	.64*	1.00								
PL competence ^a	.38*	.22	.52*	.55*	.53*	1.00							
CL competence	.45*	.37*	.48*	.57*	.61*	.86*	1.00						
SL competence ^b	.31	.29	.52*	.58*	.56*	.75*	.79*	1.00					
Relationship priority	-.02	.08	.03	.14	.07	.01	-.02	.11	1.00				
Leisure priority	.11	.25	.05	.00	.15	-.05	.07	-.15	.12	1.00			
Emotional priority	.02	.12	.18	.23	.27	.33*	.33*	.36*	.18	.12	1.00		
Preparation priority	.21	.08	.25	.20	.10	.14	.13	.23	.07	-.03	-.07	1.00	
Health priority	.00	.01	.03	-.01	.04	-.11	-.05	-.09	.04	-.03	-.07	.30*	1.00

N=50, ^a N=47, ^b N=36; *Correlation is significant ($p < .05$).

Multiple linear regression analysis revealed that when retirement satisfaction was examined with the number of times retirement priorities were entered (vs which order those priorities were stated – e.g. relationship first, health second, etc.), the retirement planning priority ‘leisure’ is a significant predictor of retirement satisfaction (Table 12).

Table 12. Multiple Regression ^a: Retirement Satisfaction ^b and Retirement Priorities ^c

Model	Standardized Coefficients		
	β	(95% CI)	p-value.
(Constant)		1.76 - 3.79	
Relationship priority	.01	-.19 - .21	.92
Leisure priority	.28	-.01 - .33	.05
Emotional priority	.08	-.13 - .21	.60
Preparation priority	.10	-.11 - .21	.51
Health priority	-.08	-.19 - .11	.58

^a Dependent Variable: Retirement satisfaction

^b Based on the number of times retirement priorities were entered

Multiple regression analysis of the three SDT constructs showed that autonomy and relatedness are significant predictors of vitality, while autonomy is a predictor of retirement satisfaction ($p < .05$) (Table 13).

Table 13. Multiple linear regression; Vitality ^a and Retirement Satisfaction ^b, and SDT constructs

Model	Subjective Vitality			Retirement Satisfaction		
	Standardized Coefficients β	(95% CI)	p-value	Standardized Coefficients β	(95% CI)	p-value
(Constant)		-10.55 – 9.78			-1.5 – 1.45	.97
Perceived competence	.26	-.05 - 2.99	.06	.08	-.16 - .28	.58
Relatedness satisfaction	.32	.14 - 1.44	.02	.18	-.04 - .15	.23
Autonomy satisfaction	.27	-.01 - 1.26	.05	.43	.04 - .22	.01

Dependent Variables: ^a Subjective Vitality; ^b Retirement Satisfaction

Multiple regression analysis also showed that CL is a significant predictor of retirement satisfaction when years retired and sex are controlled for (Table 14).

Table 14. Multiple regression; retirement satisfaction and leisure competency ^a

Model	Standardized Coefficients		
	β	(95% CI)	p-value
(Constant)		-2.58 - 4.21	
PL competence	.11	-.17 - .25	.70
CL competence	.68	.02 - .59	.04
SL competence	-.52	-.36 - .01	.06
Years retired	.23	-.04 - .18	.22
Gender	-.24	-1.14 - .22	.18

^a Dependent Variable: Retirement satisfaction

4.6.3) Qualitative Results: Retirement Priorities

Using Constant Comparison analysis five themes arose from participants' retirement priority listings (Table 15). Constant Comparison, Key Word Count, and Classic Comparison methods were used to analyse the focus group transcript. These analyses revealed six overall themes (Table 15). Apart from identity, transcript themes closely resembled those of survey priorities.

Table 15. Qualitative Themes

Survey Retirement Priorities	Focus Group Discussion				
	<u>Constant Comparison</u>	<u>Key Word Count</u>	<u>Classical Content Analysis</u>		
Preparation	Awareness	Relationships/Social	71	Activities	21
Emotional/Awareness	Preparation	Emotional/Feelings	70	Preparation	19
Relationships	Redefine/Identity	Preparation	45	Identity	18
Leisure	Health	Activities/Leisure	27	Health	17
Health	Social	Health	11	Emotional/Reasons	6
	Activities			Social	6

Awareness and emotion/feelings

Within the focus group analysis awareness, emotional/feelings, and emotional/reasons themes were closely associated and were prevalent throughout. These themes represent words like responsibility, certainty, freedom, meaningful, and satisfying, and subthemes such as lifestyle, self-awareness, curiosity, [work] disengagement. These themes aligned with the survey theme of emotional/awareness. These topics emphasized the significance and individual importance retirement holds for each person.

Social network

Participants' conversation about social connections, activities, health, and emotional/feelings themes were interlaced throughout the discussion and exemplified how complex retirement considerations are. The important meaning relationships and autonomy represent to individuals' leisure participation is evident in Tracy's words when she stated:

So, thinking about things that were essential in your life – so, when I was younger, I was a sailboat racer and I did that weekends, and I did that all the time, and I don't do that any more but I go to yoga. It's a community that I really like, and I wouldn't call myself a Yogi by any stretch of the imagination but it's still a community that I can't imagine ever leaving.

At a later juncture, when speaking of the social community and its importance to him, Jim says:

So, I look at my days and weeks that each day if I feel satisfied with something I did, something meaningful. So, I'm part of a men's group. So, if I'm feeling 'gee I'm looking forward to tonight's men's group' or going for a walk, or meeting a friend for coffee, or volunteering with this. So that's sort of part of my cap.

Identity

Additionally, the 'identity' theme that arose from the focus group is further suggestive that how others view them is important to retirees. This sentiment is revealed in Anne's comment when she discusses the importance of identity change from work to retirement: "...if

you can reidentify yourself, create a new identity – now I’m a marathon runner, I’m no longer a Dr or something.”

Health

Health and unanticipated medical events was a topic of concern for most participants. An example of the magnitude unforeseen and critical events can have is seen in Karen’s experience. Ten years prior to retiring she and her husband had begun discussing retirement plans. Unexpectedly, however, he left her and shortly thereafter died.

But suddenly you see all those 10-year plans are gone and you now have to invent how to be a retired person, single, which you’ve never planned for and you never thought of. And that’s the biggest fear that you’ll face a health issue on your own. It’s huge because we helped each other through those things through all our years of marriage. You don’t realize what you’ve lost until you don’t have it, you really don’t.

Focus group members not only recognized the importance of good health in retirement but also, the ameliorating benefit a network of family and friends can have. This is exemplified by Jim’s comment;

I had a knee operation after retirement and was told it would be 6 weeks that I wouldn’t walk. I had more friends drop in and take care of me and that’s where your social...So, what’s really important is YOUR SOCIAL NETWORK.

As seen in Karen’s earlier situation and as reiterated here by Tom, a social network provides some assurance that individuals will not be alone should they be faced with difficult circumstances requiring assistance;

...I can’t imagine now with the health challenges I’m facing doing it alone quite frankly. Because the support I’m getting from my spouse, friends, and family is huge. I have a lot of challenges and those are challenges I did not anticipate and they came on roughly at the time I was retiring, and they were multiple issues.

Participants were aware of the important influence leisure activity has on health. Correspondingly, participants were, to the best of their ability, engaged in various leisure endeavours. In some instances, participants were pursuing interests carried over from pre-retirement, while some had been forced to change focus due to health or personal reasons, or had become interested in something new. What was notable, however, was that all participants recognized the need to maintain an active and engaged life while pursuing activities of interest and enjoyment.

Retirement preparation

While participants did not make formal plans for retirement, retirement preparation did emerge as a theme. Retirement preparation to the focus group participants included topics such as; accomplishing work-related goals prior to retiring, establishing a retirement timeline, discussing retirement with people ahead of time, ensuring financial security, deciding whether to move or not, determining how to deal with the extra time. For participants who were also involved with study one, preparation topics were similar, with financial and increased activities being the most predominant.

4.7) Discussion

The purpose of this study was to examine the relationship between vitality and retirement satisfaction, identify planning priorities, and determine SDT's influences on psychosocial aspects of retirement. The findings demonstrate that vitality and retirement satisfaction are correlated. The study also revealed that CL competence, leisure preparation, and autonomy most related to RS, while relatedness and autonomy were associated with vitality. Furthermore, it also revealed that competence, CL, emotional/awareness, and preparation priorities were also related to vitality, albeit the strength of the association is weaker.

While the relationship between retirement competence and vitality was approaching significance, it is believed significance would have been reached with a larger sample size. The correlation and significant relationship between retirement satisfaction and autonomy suggests that independence and self-sufficiency are not only important for retirement satisfaction but also, that retirement satisfaction covaries with vitality with respect to autonomy. SDT maintains that individuals who are intrinsically self-motivated are more likely to participate in activities. The relationships between autonomy, RS, vitality, and casual leisure would appear to not only support this but to also suggest that feelings of vitality and satisfaction arise from the freedom of choice and control over leisure engagement. The significant relationships between CL and leisure preparation and retirement satisfaction suggest that not only leisure preparation, but also casual leisure engagement, are important factors in retirement satisfaction. Of notable mention is that the relationship between CL and retirement satisfaction is a stronger association than that between CL and vitality. This implies that retirement satisfaction is a more important motivating factor than vitality for casual leisure participation. Furthermore, it indicates that retirement satisfaction also covaries with vitality with respect to CL. While SLP asserts that there are many benefits associated with SL, this study suggests that CL plays a more significant role in retirement satisfaction and vitality. This also challenges Stebbins' (2001) assertion that CL is of limited benefit, is boring, and contributes little to retirees' lives or their community. Greater commitment, skills, and knowledge required for SL may make CL more attractive to retirees. Moreover, CL may provide individuals with a greater sense of autonomy sooner or at the outset of their engagement vs PL or SL.

Since some participants were retired for more than 10 years, and reasons for participating differ between sexes (Frederick & Ryan, 1993; Ryan, Frederick, et al., 1997), years retired and sex were controlled for in the SLP and retirement satisfaction multiple regression model.

Retirement priorities of EA and preparation were also approaching significance with vitality. It is worth noting that the relationship between EA and vitality is similar to that between perceived competence and vitality. This implies that the EA retirement priority covaries with SDT's competence construct. It is my contention that the lower than significant *p* values found in these relationships would reach levels of significance with a larger sample size.

The five survey retirement priority themes closely resemble the focus group themes apart from 'redefine/identity' in the discussion group. The 'emotional/' theme in both sets of data, is representative of internal self-regulated motivation, one of SDT's constructs. As a retirement priority, this theme not only suggests retirees will more likely adhere to leisure activities in retirement (Ryan, Frederick, et al., 1997) but also, its relationship with vitality and retirement satisfaction suggests that it provides further motivation for adherence.

Health and unanticipated events were important topics of discussion, and individuals' vulnerability and inability to anticipate such occurrences were not lost on participants. Interestingly, however, while health was a theme identified in both the survey and focus group, it was not quantitatively related to either vitality or RS. This might be because most participants may have considered themselves to be in good health as suggested by their vitality scores.

The associations between autonomy, relatedness, vitality, and retirement satisfaction are indicative of the important roles social relationships and choices play in retirees' leisure participation. The relationships between CL, leisure retirement priority, vitality, and retirement satisfaction correspond with SDT's constructs of autonomy and relatedness. While participants' leisure choices are reflective of them as individuals, importantly, they are made within a social context. Additionally, these relationships suggest that while CL is an important contributing factor to retirement vitality and satisfaction, PL and SL activities are less so.

Notable, while social/relationships were identified as themes in both the focus group and survey, they were not found to be significant quantitatively.

Within the frameworks of SDT and SLP, these findings provide a set of priority themes to consider when planning for retirement. As such, retirement plans should include consideration for CL, emotional awareness, autonomy, and social networking while also recognizing the important role health plays in vitality and retirement satisfaction. Further investigation to clarify retirees' preference for CL over PL or SL is warranted. Why identity arose as a focus group theme but did not appear as a retirement priority is interesting and should also be investigated. Future research might also examine the influence of subjective well-being on retirement priorities.

4.8) Limitations

This study used validated survey instruments to examine retirement and leisure vitality, satisfaction, and engagement levels within the frameworks of SDT and SLP, and as such provides a foundation from which to initiate further research on retirement planning priorities. The investigation did, however, have certain limitations. Significant difficulties were encountered recruiting participants for both the survey and focus groups. This might indicate that non-financial retirement planning and priorities are, as research suggests, not considered seriously by or important to many individuals. A larger sample size might have been more diverse and, therefore, provided stronger relationships between variables. The sample was more representative of higher socioeconomic and educational status and as such, limited the generalizability of results. Additionally, over 84% identified as Caucasian or white. A broader catchment area would likely have provided a better representation of the general population. Unfortunately, logistical limitations prevented more focus groups from being conducted. At least three focus groups would have provided a larger dataset for analysis.

4.9) Implications

There are 3 main implications resulting from my findings: Firstly, these outcomes may contribute to organizations offering leisure services for older adults. The findings suggest that promoting autonomy and competence in activities will not only contribute to well-being and retirement satisfaction but will also nurture motivation to further pursue leisure activity. Secondly, the retirement priorities identified in this study may assist both individuals and/or public health agencies to personalize the retirement transition process beyond financial planning. The outcomes infer that rather than approaching retirement planning in broad general terms, focussing attention on those priorities that are most salient to the individual promotes vitality and retirement satisfaction. The findings may also provide evidence to those offering retirement counselling or planning assistance to emphasize why replacing work-related relationships might aid in preparing for unforeseen events through the formation of a 'social safety network'. Thirdly, this study is the first I am aware of to identify retirement priorities. As such, it may provide the foundation for further research on priorities predictive of retirement vitality and satisfaction.

4.10) Conclusions

Using Mixed Method analyses, discussion and survey data revealed retirement priorities pertinent to personal experiences. While little if any research examining retirement priorities exists, this study provides tools to not only plan for retirement but that will also enable individuals to begin doing so early in life as asserted by Adams and Rau (2011). The outcomes revealed in this study concur with Noone, Stevens, and Alpass's (2009) assertion that the inclusion of psychosocial factors in retirement planning promote well-being and satisfaction. The findings support those of Ryan and Deci (2000) in that autonomy and competence in a social context promote motivation, well-being, and satisfaction. This study has also

contributed to the body of SDT knowledge by demonstrating the relationships between retirement planning priorities and SDT constructs.

4.11) Disclosure Statement

The authors are aware of no conflicts of interest.

4.12) Funding

This research did not receive any grant from funding agencies in the public, commercial, or not-for-profit sectors.

Chapter 5 – General Discussion

5.1) Rationale for These Studies

Statistics Canada and other agencies of Western societies examining older adults have shown that the Baby Boomer generation born between 1946 and 1964 are retiring at an ever-increasing rate and will continue to do so until 2030 (Bohnert et al., 2015; Stobert et al., 2005). Retirement from full-time employment for most individuals results in an increase in time and opportunity to engage in leisure activities. This transition can, however, result in stress and uncertainty (Kleiber & Linde, 2014; Moffatt & Heaven, 2017). Credible research on the subject of older adults and retirement finds that not only is retirement transition one of the most significant changes in adult life (Houlfort et al., 2015) but also, that few plan for it (G. A. Adams & Rau, 2011). As the number of retired older adults continues to rise this apparent contradiction can be problematic and present challenges not only for individuals but also for society in general.

In this dissertation, I examined what retirement benefits a group of pre-retired and retired adults derived from their involvement in an endurance sport. Additionally, how involvement in the activity influenced retirement intentions and well-being were investigated. I also examined what retirement planning competencies contribute positively to retirement. Finally, within an SDT framework and an SLP context, I studied what leisure planning priorities and activities contribute to retirement vitality and satisfaction.

5.2) Summary of the Findings

Study one examined what benefits a group of pre-retired and retired adults derived from their involvement in an endurance sport. The study also investigated the endurance sport's impact on retirement well-being and participants' retirement planning competency priorities.

The SL activity was found to play a significant role in the lives of both retired and non-retired participants. Most individuals began the activity at a young age and it was something they had been familiar with throughout their lives and, therefore, identified with. The idea of no longer being able to participate in it was foreign if not a feared concept that many had not contemplated or did not want to consider. Participants valued the activity for its physical, psychological, and social benefits. The findings also revealed contradictions between current retirement planning priorities and what participants had practiced. Regardless of these contradictions, however, most participants also said they would change nothing were they to repeat the transition.

Study two examined the relationships between leisure planning priorities and activities, and retirement vitality and satisfaction. Specifically, the objective of this study was to answer three questions: 1) What relationships exist between vitality, RS, and SDT, 2) What relationships exist between vitality, RS, and leisure, 3) What retirement priorities contribute to vitality and RS?

Before exploring the contributions of these studies to the body of knowledge and their implications for future research, I would like to review the relationships between them.

5.3) Associations Between Studies One and Two

Both studies examined leisure retirement priorities and the important role leisure plays in retirement, within an SDT framework. Study one examined both non-retired and retired individuals who were fully engaged in a leisure activity. It also studied their retirement priorities. Retired participants in this study were clearly engaged in a leisure-oriented retirement. The level of activity of many if not all participants in study one was one of serious leisure. Study two examined retired individuals, their general leisure engagement, in addition to their retirement priorities. These participants' leisure activities varied and, while some

engaged in project and serious leisure, all were involved with casual leisure. Although leisure engagement differed between studies, similarities in retirement priorities, leisure significance, and planning concerns exist.

5.3.1) Autonomy and Planning

Retirement has been referred to as one of the most important life-transitional experiences (J. E. Kim & Moen, 2002; Nicolaisen et al., 2012). It has also been described as being stress and anxiety-inducing for many individuals (G. A. Adams & Rau, 2011). Apprehension and fear of retirement was a topic that arose in both studies. A primary concern of those approaching retirement was that of uncertainty regarding subjects such as finances, activities, or relationships. In study one Kate, a 59-year-old pre-retired participant, exemplified that fear when she explained why she discussed retirement with those who had already retired:

... it's scary, retirement's kind of scary, it's a scary thing. Because it's fear of the unknown. Just financially. I think...I would feel a bit insecure because there's no income coming in anymore. And, also, I would – I just don't know how I would feel not working. It is an important part of my life and I get a lot of satisfaction and I feel valued. I get to keep my brain active, and I get to meet people. So, all those things might disappear when I stop working.

Study two participant Tracy, echoed Kate's concerns when responding about why some people are not ready to leave their job:

Retirement is frightening, a frightening thought for a lot of people. They're afraid of the financial part and what are they going to do without all those people, and no one will be there [at work] like me.

Planning for retirement is a way to help avert or alleviate retirement-related apprehension (G. A. Adams & Rau, 2011), promote retirement well-being (Noone et al., 2010) and retirement control or mastery (Muratore & Earl, 2015). Consistent with SDT, choosing what,

when, and how they occupied their retirement time was important for participants of both studies. Engaging in activities of interest and participating for enjoyment were common topics in focus group discussion, survey retirement priorities, and interviews. The importance of autonomy was further revealed with the emergence of the ‘planning’ priority theme in both the survey and focus group discussion. Within this theme, participants identified topics such as retirement timing, time use, financial preparation, health and fitness, daily structure, and seeking advice. What is notable, however, is that although non-financial retirement preparation was listed as a retirement priority in both studies, very few participants engaged in any planning. Furthermore, a noteworthy contradiction is that most participants in both studies stated that they would do nothing differently if making the retirement transition again.

5.3.2) Unanticipated Events

Participants also had concerns about unanticipated events in retirement. When posed with the scenario of being suddenly unable to participate in the SL activity in study one, participants generally responded with uncertainty and dread when asked what they might do.

Jim, in study one, for example, stated:

I think it’s something that, I think I’m just addicted to the feeling you get when you [participate] you know. The endorphins flowing and all that...I wonder what substitute or other activity I could do to give me a similar feeling, satisfaction like [the activity] does – you know? So, it is a scary hypothetical – yeah.

Similarly, study two focus group participants expressed their concern for unforeseen events such as illness or partner loss. While this concern did not emerge as a dominant theme in either study, participants’ apprehensions about unforeseen events were interwoven throughout conversations in both investigations. Regardless of their concerns, however, participants also felt it was something they could not plan for.

5.3.3) Relatedness and Social Network

Relationships involving family and friends was a significant theme in both studies. The importance relationships played in retirement ranged from social friendships associated with leisure participation to more personal relationships with family and friends. These social networks provided both motivation to pursue and engage in activities as well as comfort and assurance that individuals would not be alone in a time of need or crisis. An example of the social benefits leisure engagement brings to people is characterized by Jim's comment in study one when discussing his relationship with some others. "...I'm with a couple of other people, and we do socials after as well. So that extends the activity a little bit. That social part makes it quite enjoyable." Further to these benefits, social groups can also facilitate competence, autonomy, and relatedness through intrinsic motivation which, in turn, can promote PWB (Ryan & Deci, 2000). Comparatively, the importance of a support network is embodied in Anne's focus group comment that "...if you don't have that partner and you're not a social person the isolation can happen very quickly [and] deterioration of your health will happen". This latter aspect of relatedness touches on participants' earlier concerns regarding unanticipated events. Interestingly, although participants agreed that unanticipated events could not be planned for and they identified relationships as a retirement priority, they did not associate relationship development as an aspect of retirement planning.

5.3.4) Competence and Leisure Activities

Study one participants engaged in an SL activity at a level involving significant ability and competence. Their commitment to this activity and the role it played in their lives was of paramount importance. In study two, CL was found to be predictive of RS while SL and overall retirement competence approached predictive significance for vitality and RS respectively. These coupled with the finding that the leisure planning priority was most

predictive of retirement satisfaction validate that not only leisure participation, but also, one's competence in leisure contributes to both PWB and RS. Competence not only provides motivation to continue participating, but in conjunction with leisure activities, also aids in networking with others of similar ability and, subsequently, contributes to relationship building. It is important, therefore, that individuals planning for retirement not only incorporate activities they are interested in and able to participate in but that they also address how to achieve competence. To accomplish this, individuals must make a plan that suits their individual interests and abilities. Their plan must involve important decisions about timing, relocation, finances, relationships, activities, health, and identity.

5.3.5) Health

Health emerged as an important topic of concern in both studies. It was something that participants in study one saw as a potential limiting factor in their ability to pursue their SL activity. The prospect of that possibility was profound and not easily considered by most. Concerns regarding health also arose in focus group discussion and survey priorities. Discussions regarding health concerns were predictably embedded in conversations about unanticipated events. Some participants in each study had sustained injuries or medical conditions that impacted their leisure activities. Consequently, these individuals had personal experience with the impact of compromised health in addition to an unforeseen event. While study one participants generally approached the scenario of not being able to pursue their SL activity by replacing it with something else, study two focus group participants saw a social support network as an important benefit. It is important to note that while study one participants were quick to replace their first activity with a second, they did not seem to appreciate that this might not be an option. The consequence, therefore, would be that they would not have a viable solution to their situation.

5.3.6) Identity

While ‘Identity’ did not emerge as a retirement priority in the survey, it did in both the focus group discussion and study one interviews. Participants viewed identity from two general standpoints; that of lost employment identity, and new retirement identity. Those of either view considered identity important and significant, and several participants could relate to both perspectives. The concern for the loss of employment identity for recently or pre-retirement participants is emphasized when Anne of study two commented: “they’re so defined by their role at work that they can’t even imagine what they would do [in retirement]”. Whereas Sam’s statement characterized what identity meant to those seeking to reinvent themselves not only because their employment identity no longer applied, but because retirement offered them the opportunity to become something or someone different from that for which they had been career-labelled – they perceived retirement as an opportunity rather than a loss.

To me, retirement is another phase in a person's life where he stops being involved in regular full-time employment. To me, I have always seen retirement as an opportunity to be involved in other things that I like to be involved in, you know, not necessarily hobbies, but interests that I have outside employment.

5.4) Contribution to the Literature

5.4.1) SDT and SLP

The findings of the studies in this dissertation contribute to the fields of retirement planning, SDT, and leisure in several ways. They have demonstrated that retirement satisfaction and vitality are significantly correlated and covary with respect to autonomy and casual leisure. The planning priorities that emerged provide a foundation from which to formulate individualized planning strategies that promote autonomy, competence, and relatedness. The findings that SDT’s constructs are predictive of vitality and retirement

satisfaction complement those of Ryan and Frederick (1997a), and contribute to Ryan and Deci's (2000) research on motivation and its relationship with well-being. They also support research on older adults, motivation, and exercise by Kirkland, Karlin, Stellino, and Pulos (2011). The value autonomy holds for retirees and that it is predictive of vitality and retirement satisfaction also complements Ryan, Kuhl, and Deci's (1997) affirmations regarding the association between psychosocial disorders and the disruption of autonomy and motivation. The ability of retirees to decide not only what they do, but also where, when, and with whom they participate are important and valued factors.

5.4.2) Leisure Activity and Planning

Evidence affirming both the psychological and physiological benefits of older adult leisure participation is abundant. Kleiber and Linde (2014) clearly articulate, however, that what is lacking in retirement-leisure research is an acknowledgement for the importance leisure plays in retirement planning. Further to this, there is a general overall dearth of retirement planning research (Noone et al., 2010). Recognizing these deficiencies, I believe my research has contributed to the existing body of leisure knowledge while also providing practical support for retirement planners.

It is clear in my research that leisure is an important part of retirement satisfaction. What emerges from the analyses is that leisure engagement holds importance for retirees in different ways. Stebbins (2014) asserts that serious leisure offers several 'durable benefits' for participants and that the concept of a 'leisure career' is a central idea to the SLP framework. Accordingly, participants in study one have similar characteristics to the central qualities described by Stebbins (e.g. perseverance, leisure career, significant effort, durable benefits, unique ethos, and strongly identify). What is also notable, however, is that the scenario of no longer participating in their serious leisure activity resembled concerns of obsessively

passionate employees approaching retirement (Houlfort et al., 2015). In other words, a departure from serious leisure careers may present similar difficulties for participants as retirement from work does for obsessively passionate employees. An example of the impact a sudden unplanned departure from a serious leisure activity can have is epitomized in Bill's description (study two) regarding an injury that forced his 'retirement' from marathon running:

When I couldn't run, I got depressed actually...It's something I don't like talking about...I saw doctors...Lots of ups and downs. A feeling of loss, lots of family support...and running, unfortunately, I don't even go to watch any more.

Bill's experience is evidence of the need for engaging in a variety of leisure types and developing a repertoire of interests and skills to minimize the impact of similar unforeseen departures – a form of retirement planning.

5.4.3) Casual Leisure, Identity, and Social Networking

All participants of study one engaged in an SL activity. Of participants in study two, only 72% reported that they engaged in SL, 94% in PL, and 100% in CL. Participants of study two, however, appreciated CL not only for its hedonistic value but more importantly as stated earlier, for the social relationships and identity associated with these activities. What has emerged from my research is that participants value CL for reasons beyond those described as largely hedonistic by Stebbins (2014). The findings contrast with Stebbins' proclamation that "...casual leisure is unlikely to produce a distinctive identity...[and] otherwise contributes little to the development of the community" (2001, p. 308). Or, that "it is unnecessary to educate people in casual leisure" (1999, p. 3). Study two participants placed significant importance in leisure as a retirement planning priority. Given its predictive relationship with retirement satisfaction, the findings align with Kleiber's (2012b) objections to CL being minimally portrayed. Furthermore, I argue that to emphasize its important contribution to

well-being, CL should be included in both leisure education and retirement planning programs – *especially* for those engaged in serious leisure.

Participants in my research also spoke of how leisure provided a mechanism for replacing identities lost with retirement. These findings correspond with Genoe, Liechty, and Marston's (2018) assertion that, while for some, retirement transition equates to loss and uncertainty, many also see it as an opportunity and time of reinvention. Leisure also afforded participants a chance to associate with others of similar interests and enabled them to develop new relationships which is in support of Froidevaux's (2016) findings. Leisure emerged from my studies as a catalyst for retirees to generate psychosocial well-being through competence, autonomy, identity, motivation, and relationships.

The importance relationships play in the lives of retirees appeared to be two-pronged. This dissertation affirms Ryan and Deci's (2000) and Ryan, Huta, and Deci's (2008) findings that positive social context is conducive to PWB. Additionally, they extend the work on aging, leisure, and social connectedness of Toepoel (2012). Retirees value social networks not only for their interpersonal relationships but also for their 'safety-net' significance. Social networks provide many, especially those who are unwell or single, with a sense of security knowing others are available at a time of need.

5.4.4) Planning

What emerged from my research was that individuals do not make plans for retirement leisure activities. Many retirees indicate that they have a general sense of what they hope to do, but no specific plans. These findings are in agreement with the work of Kleiber (2014). A retirement planning imbalance was evident in both studies. Financial retirement planning was recognized as an important factor in retirees' ability to pursue their retirement interests. However, that few if any participants planned for unanticipated events, health, relationships, or

leisure competence supports Muratore and Earl's (2015) assertion of the important role these factors play in favourable retirement transition and expectations.

5.5) Implications

There are 3 main implications resulting from my dissertation: Firstly, it provides evidence of the importance autonomy, competence, and relatedness are in retirees' lives for individuals and organizations researching retirement planning. Those pursuing research or providing counselling in this area should be cognisant that retirement satisfaction is the outcome of the multifaceted interlace of individual interests, abilities, and relationships identified through personal enquiry. Individuals should ensure SDT constructs are the foundation of retirement planning.

Secondly, casual leisure provides value and benefits to many individuals and contributes to their well-being. Individuals and institutions engaged in retirement planning should ensure casual and serious leisure represent a significant component of retirement plans. However, individuals and agencies should also be mindful of potential consequences resulting from an imbalance of serious leisure focus. In the event individuals can no longer engage in their serious leisure activity, the absence of leisure alternatives may expose them to socioemotional difficulties comparable to those experienced by some retirees.

Thirdly, the retirement priorities identified in this dissertation provide a starting point from which to direct further retirement planning research. Future studies might seek to further refine retirement priority categories based on individual interests, abilities, or experiences with the aim of developing an online self-directed guide to retirement planning.

5.6) Conclusion

Within the SDT and SLP frameworks, retirement planning was examined using narrative interviews and Mixed Methods analyses. Several factors predictive of vitality and retirement satisfaction emerged from quantitative analyses. Additionally, qualitative analyses revealed numerous outcomes important to both retired and pre-retired participants.

Identity was an evident theme in both studies but, curiously, it only emerged in conversation and not in open-ended survey responses. This suggests that interviews or discussions are an important aspect of identifying individuals' retirement priorities. Clearly, mixed methods designs incorporating personal discussions as well as survey data lend themselves to better identifying detailed individualized information pertinent to personal retirement planning.

What was also notable is that volunteerism did not arise as an important factor or theme in either study. Volunteering is an activity included in each SLP leisure category and Stebbins (2014) envisages it as the second most common type of project leisure. Considering the number of participants in study two that engaged in project leisure, that it did not emerge as a topic of conversation or retirement theme is interesting.

Leisure engagement clearly provides many benefits to retirees. That leisure as a retirement priority and casual leisure competence, specifically, emerged as predictive of retirement satisfaction suggests that casual leisure plays a significant role in older adults' well-being – perhaps more so than previously believed.

That autonomy and relatedness are predictive of vitality and retirement satisfaction provides evidence of the importance retirement planning holds for older adults. It suggests that

individuals who plan what, where, when, and with whom they engage in leisure activities will also experience retirement vitality and satisfaction.

5.7) Future Research

As volunteerism appears ubiquitous in SLP, further research might be conducted to determine why it did not arise as a topic or theme of significance in these studies. Additionally, further research might examine volunteerism and SDT constructs with the aim of investigating any relationships it may have with retirement vitality or satisfaction.

Participants of studies in this dissertation were of higher socioeconomic status. To arrive at findings more generalizable or specific to those more in need of support, future research might target marginalized groups. Retirement planning research in this area may be able to provide those with few resources (financial and otherwise) with skills or knowledge on how to best make use of resources, skills, and knowledge available to them.

Additionally, those individuals who are suddenly required to retire from work due to accidents, injuries (e.g. athletes), PTSD, or illness, etc. can be confronted with not only the circumstances of an unplanned retirement but also with the consequences associated with retirement itself. Further research might explore the needs and priorities of individuals in these or similar circumstances. Identified priorities might better enable them to ‘reinvent’ themselves and pursue a life of vitality and interest that could otherwise evade them.

Finally, further research might examine specific professions, couples, ethnicity, or regional differences. Identifiable groups might have specific preferences or interests that impact retirement priorities. Additionally, intervention studies might provide valuable information on the effectiveness of leisure retirement planning. By examining specific groups, it might be possible to develop a database of retirement preferences pertaining to careers,

professions, or interests. This, in conjunction with an online planning service, could assist individuals to determine planning priorities most applicable to them.

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Appendix A - Perceived Competence Scales

Scale Description

Within Self-Determination Theory, competence is assumed to be one of three fundamental psychological needs, so the feelings or perceptions of competence with respect to an activity or domain is theorized to be important both because it facilitates people's goal attainment and also provides them with a sense of need satisfaction from engaging in an activity at which they feel effective. Thus, perceived competence has been assessed in various studies and used, along with perceived autonomy (i.e., an autonomous regulatory style) to predict maintained behavior change, effective performance, and internalization of ambient values.

The Perceived Competence Scale (PCS) is a short, 4-item questionnaire, and is one of the most face valid of the instruments designed to assess constructs from SDT. Like several of the other measures--including the Self-Regulation Questionnaires and the Perceived Autonomy Support (Climate) Questionnaires--items on the PCS is typically written to be specific to the relevant behavior or domain being studied. The PCS assesses participants' feelings of competence about, say, taking a particular college course, engaging in a healthier behavior, participating in a physical activity regularly, or following through on some commitment. In this packet, there are two versions of the questionnaire concerning the feelings of being able to stick with a treatment regimen and being about to master the material in a course.

Two examples of studies that have used the PSC are Williams, Freedman, Deci (1998) for management of glucose levels among patients with diabetes and Williams and Deci (1996) medical students learning the material in an interviewing course. The alpha measure of internal consistency for the perceived competence items in these studies was above 0.80. Additional examples of the PCS can be found in the SDT web site within the Health Care, SDT packet.

Williams, G. C., Freedman, Z.R., & Deci, E. L. (1998). Supporting autonomy to motivate glucose control in patients with diabetes. *Diabetes Care*, *21*, 1644-1651.

Williams, G. C., & Deci, E. L. (1996). Internalization of biopsychosocial values by medical students: A test of self-determination theory. *Journal of Personality and Social Psychology*, *70*, 767-779.

The Scales

Perceived Competence for Diabetes

Please respond to each of the following items in terms of how true it is for you with respect to dealing with your diabetes. Use the scale:

1	2	3	4	5	6	7
not true at all			somewhat true			very true

1. I feel confident in my ability to manage my diabetes.
2. I am capable of handling my diabetes now.
3. I am able to do my own routine diabetic care now.
4. I feel able to meet the challenge of controlling my diabetes.

Perceived Competence for Learning

Please respond to each of the following items in terms of how true it is for you with respect to your learning in this course. Use the scale:

1	2	3	4	5	6	7
not true at all			somewhat true			very true

1. I feel confident in my ability to learn this material.
2. I am capable of learning the material in this course.
3. I am able to achieve my goals in this course.
4. I feel able to meet the challenge of performing well in this course.

Scoring Information. A person's score on the PCS is calculated simply by averaging his or her responses on the four items.

Appendix B - Basic Psychological Need Satisfaction and Frustration Scale – General Measure

Scale Description

Within *Basic Psychological Need Theory*, both the satisfaction and frustration of the psychological needs for autonomy, competence, and relatedness are considered critical for the prediction of individuals' growth and well-being and problem behavior and psychopathology (Ryan & Deci, 2000; Vansteenkiste & Ryan, 2013). To capture both the satisfaction and the frustration component, a new scale, that is, the Basic Psychological Need Satisfaction and Frustration Scale (Chen, Vansteenkiste, et al., 2015), was developed, which included a balanced combination of satisfaction and frustration items. The scale has been successfully used in a number of publications.

First, the scale was formally validated in four culturally diverse samples located across the world, that is, Peru, China, Belgium, and the US (Chen, Vansteenkiste, et al., 2015). While need satisfaction was found to relate primarily to life satisfaction and vitality, need frustration yielded a positive relation with depressive symptoms. These associations appeared robust across the different included nations and were not moderated by individuals' desire to get these needs met. Thus, even those who explicitly report to not desire to get their psychological needs met benefit from their satisfaction. As a result, the scale is currently available in four different languages (i.e., Spanish, Chinese, Dutch, and English). The scale has been translated into other languages (e.g., Portuguese, Georgian), but these translated versions have not been formally validated yet.

Second, Chen, Van Assche, Vansteenkiste, Soenens, and Beyers (in press) examined the role of the three needs in the prediction of well-being after taking into account individuals' level of experienced physical safety. That is, in a sample of poor Chinese migrant workers suffering from financial insecurity and in a sample of South-African students suffering from environmental insecurity, they found the satisfaction of the psychological needs for autonomy, competence, and relatedness to predict unique variance in well-being above and beyond the contribution of security/safety. Moreover, the effects of psychological need satisfaction were not moderated by individuals' experienced insecurity, suggesting that even those who feel physically unsafe benefit from psychological need satisfaction.

Third, Campbell et al. (2015) demonstrated in a Dutch-speaking convenience sample of adults that need satisfaction contributed positively to better daytime functioning and better sleep quality over the past month. Need satisfaction could also account for the salutary effect of mindfulness on sleep quality and the detrimental effect of financial worries on sleep quality.

Please use the following reference when using this scale: (Chen et al., 2015).

Chen, B., Vansteenkiste, M., Beyers, W., Boone, L., Deci, E. L., Duriez, B. Lens, W., Matos, L., Mouratidis, A., Ryan, R. M., Sheldon, K. M., Soenens, B., Van Petegem, S., & Van der KaapDeeder, J., Verstuyf, J (2015). Basic psychological need satisfaction, need frustration, and need strength across four cultures. *Motivation and Emotion*, 39, 216-236.

General Measure – English Version

Below, we are going to ask about your actual experiences of certain feelings in your life. Please read each of the following items carefully. You can choose from 1 to 5 to indicate the degree to which the statement is true for you at this point in your life.

1	2	3	4	5
Not True at all				Completely True

1.	I feel a sense of choice and freedom in the things I undertake	1	2	3	4	5
2.	Most of the things I do feel like “I have to”	1	2	3	4	5
3.	I feel that the people I care about also care about me	1	2	3	4	5
4.	I feel excluded from the group I want to belong to	1	2	3	4	5
5.	I feel confident that I can do things well	1	2	3	4	5
6.	I have serious doubts about whether I can do things well	1	2	3	4	5
7.	I feel that my decisions reflect what I really want	1	2	3	4	5
8.	I feel forced to do many things I wouldn’t choose to do	1	2	3	4	5
9.	I feel connected with people who care for me, and for whom I care	1	2	3	4	5
10.	I feel that people who are important to me are cold and distant towards me	1	2	3	4	5
11.	I feel capable at what I do	1	2	3	4	5
12.	I feel disappointed with many of my performance	1	2	3	4	5
13.	I feel my choices express who I really am	1	2	3	4	5
14.	I feel pressured to do too many things	1	2	3	4	5
15.	I feel close and connected with other people who are important to me.	1	2	3	4	5
16.	I have the impression that people I spend time with dislike me	1	2	3	4	5
17.	I feel competent to achieve my goals	1	2	3	4	5
18.	I feel insecure about my abilities	1	2	3	4	5
19.	I feel I have been doing what really interests me	1	2	3	4	5
20.	My daily activities feel like a chain of obligations	1	2	3	4	5
21.	I experience a warm feeling with the people I spend time with	1	2	3	4	5
22.	I feel the relationships I have are just superficial	1	2	3	4	5
23.	I feel I can successfully complete difficult tasks	1	2	3	4	5
24.	I feel like a failure because of the mistakes I make	1	2	3	4	5

Scoring

Autonomy satisfaction: items 1, 7, 13, 19

Autonomy frustration items: 2, 8, 14, 20

Relatedness satisfaction: items 3, 9, 15, 21

Relatedness frustration items 4, 10, 16, 22

Competence satisfaction: items 5, 11, 17, 23

Competence frustration items 6, 12, 18, 24

Appendix C - Subjective Vitality Scales

Scale Description

The concept of subjective vitality refers to the state of feeling alive and alert--to having energy available to the self. Vitality is considered an aspect of eudaimonic well-being (Ryan & Deci, 2001), as being vital and energetic is part of what it means to be fully functioning and psychologically well.

Ryan and Frederick (1997) developed a scale of subjective vitality that has two versions. One version is considered an individual difference. In other words, it is an ongoing characteristics of individuals which has been found to relate positively to self-actualization and self-esteem and to relate negatively to depression and anxiety. The other version of the scale assesses the state of subjective vitality rather than its enduring aspect. At the state level, vitality has been found to relate negatively to physical pain and positively to the amount of autonomy support in a particular situation (e.g., Nix, Ryan, Manly, & Deci, 1999). In short, because the concept of psychological well-being is addressed at both the individual difference level and the state level, the two levels of assessing subjective vitality tie into the two level of well being.

The original scale had 7 items and was validated at both levels by Ryan and Frederick (1997). Subsequent work by Bostic, Rubio, and Hood (2000) using confirmatory factor analyses indicated that a 6-item version worked even better than the 7-item version.

References

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The Scales

Note: Below is the original scale developed by Ryan and Frederick (1997). Subsequent research by Bostic, Rubio, and Hood (2000) indicates that eliminating items # 2 improves the scale's effectiveness. First, the individual difference version is presented, and then the state version. Scoring information follows the scales.

Ryan, R. M., & Frederick, C. M. (1997). On energy, personality and health: Subjective vitality as a dynamic reflection of well-being. *Journal of Personality, 65*, 529-565.

Bostic, T. J., Rubio, D. M., & Hood, M. (2000). A validation of the subjective vitality scale using structural equation modeling. *Social Indicators Research, 52*, 313-324.

* * * * *

Individual Difference Level Version

Vitality Scale

Please respond to each of the following statements by indicating the degree to which the statement is true for you in general in your life. Use the following scale:

1	2	3	4	5	6	7
not true at all			somewhat true			very true

1. I feel alive and vital.
2. I don't feel very energetic.
3. Sometimes I feel so alive I just want to burst.
4. I have energy and spirit.
5. I look forward to each new day.
6. I nearly always feel alert and awake.
7. I feel energized.

* * * * *

State Level Version**Vitality Scale**

Please respond to each of the following statements in terms of how you are feeling **right now**.

1	2	3	4	5	6	7
not true at all			somewhat true			very true

1. At this moment, I feel alive and vital.
2. I don't feel very energetic right now.
3. Currently I feel so alive I just want to burst.
4. At this time, I have energy and spirit.
5. I am looking forward to each new day.
6. At this moment, I feel alert and awake.
7. I feel energized right now.

Scoring Information for the Subjective Vitality Scale. A scale score is formed for either version of the scale by averaging the individual's items scores. As noted above, it is recommended that you use six items, omitting item #2, in which case a person's score would be the average of the six items. If you do use item #2, that item has to be reverse scored before it is averaged with the other items. Thus, you would subtract the person's score on item #2 from 8 before averaging the resulting number with the person's responses on the other six items.

Appendix D - Retrospective Retirement Questions

1. I am less engaged in activities than I believed I would be 1 2 3 4 5
2. I am less healthy than I thought I would be 1 2 3 4 5
3. I am in a better financial position than I thought I would be 1 2 3 4 5
4. My social life is better than I imagined it would be 1 2 3 4 5
5. My life is more meaningful than I imagined it would be 1 2 3 4 5
6. I am doing the things that I thought I would be doing 1 2 3 4 5
7. I feel that my retired life is better than when I was working 1 2 3 4 5

Questions one and two were omitted from scoring for the same reasons as in the subjective vitality scales

(appendix C).

Appendix E – Online Survey

Implied Consent

Retirement Planning:

Leisure Choices That Positively or Negatively Impact Well-being

You have indicated an interest in participating in a Non-Financial Retirement Planning Research Study that is being conducted by Arne Hetherington and Dr. John Meldrum.

Arne Hetherington is a doctoral candidate and John Meldrum is a Faculty member and Director of the Department of Exercise Science, Physical and Health Education at the University of Victoria, and you may contact them if you have further questions by emailing us at arneh@uvic.ca, or jmeldrum@uvic.ca.

As a graduate student, I am required to conduct research as part of the requirements for a degree in Kinesiology. This research is being conducted under the supervision of Dr. John Meldrum. Should you like to, you may also contact John at 250-721-8392.

Purpose and Objectives

This study examines leisure benefits that contribute to well-being in retired adults.

Importance of this Research

Research of this type is important because it will help us better understand the importance and time people place on and allocate to activity planning for retirement.

Participant Selection

You are being asked to participate in this study because you:

1. Are between the ages of 57 and 70 (i.e. 56 to 69).
2. Have been retired from full-time employment for between 2 – 5 years.
3. Are you currently NOT employed either full or part-time primarily for income while retired (e.g. you may be working for enjoyment or related to a hobby etc.).

What is involved

By selecting “Next” on the following page, you consent to voluntarily participating in this research. Your participation will include completing a survey questionnaire of approximately 30-40 minutes length.

At the end of the survey you will be given the option of voluntarily participating in a discussion focus group where participants will be asked to discuss and share specific aspects of their retirement with the research team and other members of the focus group. Focus group discussion will be approximately one to two hours to be held at the University of Victoria at a later date. You are not required to participate in the focus group if you do not wish to.

Inconvenience

Participation in this study may cause some inconvenience to you, including time taken to fill out the survey and, if you choose, to participate in the follow-up focus group discussion.

Risks

There is an unlikely risk that you might feel uncomfortable responding to some of the survey questions. It is your choice whether and how you would like to respond to the questions.

Benefits

The potential benefits of your participation in this research include helping to better understand the reasons, effects, and benefits of non-financial planning for activities in retirement.

Voluntary Participation

Your participation in this research is completely voluntary. If you do decide to participate you may withdraw at any time without any consequences or any explanation. If you complete the survey it is impossible for your responses to be removed because of the anonymous nature of the survey.

Anonymity

Since the survey data is collected anonymously, your identity is unknown to us.

Confidentiality

Given the anonymous nature of the survey your confidentiality is preserved.

Dissemination of Results

It is anticipated that the results of this study will be shared with others in the following ways: published as an article, part of a dissertation, or at scholarly meetings.

Data storage

All data will be collected and stored in Canada with 'SurveyMonkey' which is an online survey company licensed by the University of Victoria.

Future use of Data

There is a possibility that some of the data collected might also be used in a future study or publications.

Contacts

Individuals that may be contacted regarding this study include: Researcher; Arne Hetherington arneh@uvic.ca, or supervisor; Dr. John Meldrum jmeldrum@uvic.ca.

In addition, you may verify the ethical approval (# 18-141) of this study, or raise any concerns you might have, by contacting the Human Research Ethics Office at the University of Victoria hrethics@uvic.ca.

Who can I contact if I need help with my mental health and overall well-being? Vancouver Island Crisis line (24 hours/7 days a week) 1-888-494-3888
Beacon Community Services; Adult and Senior Counselling: <https://beaconcs.ca/services-programs/counselling-mental-health-services/adult-senior-counselling/>

- a) Victoria area: 250-658-6407
- b) Senior peer counselling: 250-656-5537
- c) Adult counselling for those living in the Saanich Peninsula area: 250-655-5331
- d) Email: webscheduleaccess@beaconcs.ca

If you have an emergency medical situation or feel unsafe, Call 9-1-1

By clicking "YES" and then "NEXT" below, **YOUR FREE AND INFORMED CONSENT IS IMPLIED** and indicates that you understand the above conditions of participating in this study and that you have had the opportunity to have your questions answered by the researchers. If you do not wish to proceed, please click "NO" and then "NEXT" to exit the survey. 1. Do you wish to proceed with the survey?

Yes

No

Age

2. Are you between the age of 56 and 70 (i.e. 57-69)?

Yes

No

Years of retirement

3. Have you been retired for 2 to 10 years?

Yes

No

Employed?

4. Are you currently employed either full or part-time primarily for income while retired (e.g. you can be working for enjoyment or related to a hobby etc.)?

Yes

No

Demographics

5. How did you learn of this study?

Institute on Aging and Lifelong Health (IALH) University of Victoria Retirees Association (UVRA)

Media (radio, paper, etc.)

Internet (Web, Facebook, Twitter, etc.) BCRTA

Other

6. What is your age?

7. What is your gender?

8. What is your marital status?

Married/Partnered

Single

Widowed

Prefer not to respond

9. How long have you lived in the area you currently live in?

Less than 6 months

6 months to less than 1 year

1 year to less than 2 years

2 years to less than 3 years

3 years to less than 4 years

4 years to less than 5 years

More than 5 Years

10. Please describe your race/ethnicity.

11. Have you moved to this location since retiring?

Yes

No

Pre-retirement

Please answer the following question using the following definition for “retirement”;
Cessation of PRIMARY paid work with the opportunity to do things you want to do or that there was little time for while employed.

12. How many years have you been retired?

13. What type of job did you retire from?

- a) Management (Chief executives, administrative, production, or hospitality managers) Professional (Science, engineering, health, teaching, business, IT, or legal professionals)
- b) Technicians & associate professionals (Science, business, health, or legal associate professionals, or IT technicians) Clerical support workers (General, customer service, or keyboard clerks, or other clerical support)
- c) Service & sales workers (Personal service & sales, sales, personal care, or protective service workers)
- d) Skilled agricultural, forestry & fishery workers (Market-oriented skilled agricultural, forestry, fishing, hunting, workers, or subsistence fishers, hunter, or gatherers)
- e) Craft & related trades workers (Building, metal, electrical, food processing or handicraft workers)
- f) Plant & machine operators, & assemblers (Stationary plant & machine operators, drivers, & mobile plant operators) Elementary occupations (Cleaners & helpers, labourers, food preparation assistant, sales, service, or refuse workers) Armed forces occupations (Commissioned & non-commissioned officers, or other occupations & ranks)
- g) Other

Retirement Anticipation

Below, we are going to ask about your actual experiences of certain feelings in the few years as you approached retirement. Please indicate your agreement with the statement by selecting the number that most reflects your agreement toward each, with **1** representing strongest **disagreement**, and **5** representing strongest **agreement**.

	Not True At All				Completely True
	1	2	3	4	5
14. I looked forward to leaving work	1	2	3	4	5
15. I looked forward to doing things I didn't have time to do	1	2	3	4	5
16. I wondered how I would fill my days	1	2	3	4	5
17. I wondered if I would have enough money to retire the way I wanted to	1	2	3	4	5

18. I thought I might miss my job

1 2 3 4 5

19. I wondered if I would be lonely

1 2 3 4 5

20. I was concerned my health would impact my retirement

1 2 3 4 5

Current vs Pre-retirement

Similar to the previous page, here we are going to ask about your actual experiences of certain feelings now that you have been retired for a while. Thinking back to a time before you retired, please choose from 1 to 5 to indicate the degree to which you **agree with the statement at this point in your life.**

	Not True At All				Completely True
	1	2	3	4	5
21. I am less engaged in activities than I believed I would be	1	2	3	4	5
22. I am less healthy than I thought I would be	1	2	3	4	5
23. I am in a better financial position than I thought I would be	1	2	3	4	5
24. My social life is better than I imagined it would be	1	2	3	4	5
25. My life is more meaningful than I imagined it would be	1	2	3	4	5
26. I am doing the things that I thought I would be doing	1	2	3	4	5
27. I feel that my retired life is better than when I was working	1	2	3	4	5

Current Retired Life/Perceived Competence

In this section please think of leisure time as; "discretionary time with the opportunity for preferred experiences". Please indicate how true each statement is for you at this time according to the scale, with 1 being not true at all, and 7 being very true.

Not True At All							Very True
1	2	3	4	5	6	7	7
28. I feel confident in my ability to find interesting things to do in my leisure time							
1	2	3	4	5	6	7	7
29. I am capable of managing my leisure time effectively now that I am retired							
1	2	3	4	5	6	7	7
30. I am able to do the things I want to do in my leisure time							
1	2	3	4	5	6	7	7
31. I feel able to meet the challenge that comes with finding interesting things to do with my increased retirement leisure time							
1	2	3	4	5	6	7	7

Relatedness satisfaction/frustration

On this page, we are going to ask about your actual experiences of certain feelings now that you have been retired for a while. Please choose from 1 to 5 to indicate the degree to which you agree, on a 'day-to-day' basis, with the following statements:

	Not True At All				Completely True
	1	2	3	4	5
32. I feel that the people I care about also care about me	1	2	3	4	5
33. I feel excluded from the group I want to belong to	1	2	3	4	5
34. I feel connected with people who care about me, and for whom I care about	1	2	3	4	5
35. I feel that people who are important to me are cold and distant towards me	1	2	3	4	5
36. I feel close and connected with other people who are important to me	1	2	3	4	5
37. I have the impression that people I spend time with dislike me	1	2	3	4	5
38. I experience a warm feeling with the people I spend time with	1	2	3	4	5
39. I feel the relationships I have are just superficial	1	2	3	4	5

Autonomy satisfaction/frustration

Similar to the previous page, now that you have been retired for a while, choose from 1 to 5 to indicate the degree to which you agree with the following statements:

	Not True At All				Completely True
	1	2	3	4	5
40. I feel a sense of choice and freedom in the things I undertake	1	2	3	4	5
41. Most of the things I do feel like "I have to"	1	2	3	4	5
42. I feel that my decisions reflect what I really want	1	2	3	4	5
43. I feel forced to do many things I wouldn't choose to do	1	2	3	4	5
44. I feel my choices express who I really am	1	2	3	4	5
45. I feel pressured to do too many things	1	2	3	4	5
46. I feel I have been doing what really interests me	1	2	3	4	5
47. My daily activities feel like a chain of obligations	1	2	3	4	5

Interest/Enjoyment (Project-based leisure)

Again, in this section please think of leisure time as; "discretionary time with the opportunity for preferred experiences". In this section, we are going to give you a brief description of 3 leisure categories.

Please indicate if you engage in that type of leisure. If you do participate in it you will be asked about your reasons for participating.

Category 1: Project-based leisure

Project-based leisure involves short-term, moderately complex experiences requiring some perseverance, routine skill or knowledge, and effort for the duration of the project such as:

- Making things and/or tinkering (e.g., do-it-yourself projects, kit assembly)
- Liberal arts (e.g., tourism, canoeing or backpacking trip, genealogy but not as an ongoing hobby)
- 'One-shot' volunteering (e.g., conferences, sports competition, special exhibition)
- Entertainment (e.g., pageant, puppet show)

48. Do you participate in Project-based leisure?

Yes

No

Project-based competence satisfaction/frustration

Category 1: Project-based leisure

You have **indicated** that you participate in project-based leisure which involves short-term, moderately complex experiences requiring some perseverance, routine skill or knowledge, and effort for the duration of the project.

We understand that you may participate in more than one project. Please respond about the GROUP of experiences, not one specific project.

Following, is a list of reasons why people engage in project-based leisure. Using the 1 to 5 scale please respond to each reason on the basis of how true that reason is for you participating in this type of leisure.

	1	2	3	4	5
Not True At All					Completely True
49. I feel confident that I can do things well	1	2	3	4	5
50. I have serious doubts about whether I can do things well	1	2	3	4	5
51. I feel capable at what I do	1	2	3	4	5
52. I feel disappointed with many of my performances	1	2	3	4	5
53. I feel competent to achieve my goals	1	2	3	4	5
54. I feel insecure about my abilities	1	2	3	4	5
55. I feel I can successfully complete difficult tasks	1	2	3	4	5
56. I feel like a failure because of the mistakes I make	1	2	3	4	5

Interest/Enjoyment (Casual leisure)
Category 2: Casual leisure

Casual leisure experiences lasting a short duration and for the purpose of; creativity/discovery, relaxation, entertainment, relationships, or well-being such as:

- Play (e.g., superficial interest in an activity)
- Relaxation (e.g., sitting, napping, strolling)
- Passive entertainment (e.g., TV, Internet, books, music)
- Active entertainment (e.g., party games)
- Sociable conversation (e.g., gossip, 'idle chatter', phone conversations)
- Sensory stimulation (e.g., eating, drinking, sex, sightseeing)
- Casual volunteering (e.g., handing out leaflets, stuffing envelopes)
- Pleasurable aerobic activity (e.g., walking, cycling, running, swimming)

57. Do you participate in Casual leisure?

Yes

No

Casual leisure competence satisfaction/frustration
Category 2: Casual leisure

You have indicated that you participate in casual leisure lasting a short duration and for the purpose of; creativity/discovery, relaxation, entertainment, relationships, or well-being.

Following, is a list of reasons why people engage in casual leisure. Using the 1 to 5 scale please respond to each reason on the basis of how true that reason is for you participating in this type of leisure.

	Not True At All	1	2	3	4	Completely True
58. I feel confident that I can do things well	1	2	3	4	5	
59. I have serious doubts about whether I can do things well	1	2	3	4	5	
60. I feel capable at what I do	1	2	3	4	5	
61. I feel disappointed with many of my performances	1	2	3	4	5	
62. I feel competent to achieve my goals	1	2	3	4	5	
63. I feel insecure about my abilities	1	2	3	4	5	
64. I feel I can successfully complete difficult tasks	1	2	3	4	5	
65. I feel like a failure because of the mistakes I make	1	2	3	4	5	

Interest/Enjoyment (Serious leisure)
Category 3: Serious Leisure

Serious leisure involves career-like pursuits of significant commitment, perseverance, and effort over an extended time such as:

- Hobbyist
- Amateur
- Volunteer (not one-shot volunteering, but more career-like volunteering)

66. Do you participate in Serious Leisure?

Yes

No

Serious leisure competence satisfaction/frustration
Category 3: Serious leisure

You have indicated that you participate in serious leisure involving career-like pursuits of significant commitment, perseverance, and effort over an extended time.

Following, is a list of reasons why people engage in serious leisure. Using the 1 to 5 scale please respond to each reason on the basis of how true that reason is for you participating in this type of leisure.

	Not True At All				Completely True
	1	2	3	4	5
67. I feel confident that I can do things well	1	2	3	4	5
68. I have serious doubts about whether I can do things well	1	2	3	4	5
69. I feel capable at what I do	1	2	3	4	5
70. I feel disappointed with many of my performances	1	2	3	4	5
71. I feel competent to achieve my goals	1	2	3	4	5
72. I feel insecure about my abilities	1	2	3	4	5
73. I feel I can successfully complete difficult tasks	1	2	3	4	5
74. I feel like a failure because of the mistakes I make	1	2	3	4	5

Post-retirement priorities

Again, please think of leisure time as "discretionary time with the opportunity for preferred experiences".

78. If you were given another chance to plan for your retirement, what **IF ANYTHING** (about your leisure time) would you CHANGE? **If nothing, please enter "nothing"**.

In order of importance (most important 1st) please list **UP TO 5** aspects of non-financial readiness you feel are important to effectively plan for retirement. **There are no right or wrong answers to this, we are just looking for your opinions and priorities.**

79. 1st aspect of readiness

80. 2nd aspect of readiness

81. 3rd aspect of readiness

82. 4th aspect of readiness

83. 5th aspect of readiness

Vitality

In this final series of questions please respond to each of the following statements in terms of how you are feeling right now. Please indicate how true each statement is for you at this time, according to the scale, with 1 being not true at all, and 7 being very true.

	Not True At All						Completely True
	1	2	3	4	5	6	7
84. I feel alive and vital							
85. Sometimes I feel so alive I just want to burst							
86. I have energy and spirit							
87. I look forward to each new day							
88. I nearly always feel alert and awake							
89. I feel energized							

Focus group option

Thank you for participating in our survey. If you have been comfortable answering these survey questions and are happy with your current retirement situation, and are willing to consider being part of a short follow-up focus group at the University of

Victoria where participants will be asked to discuss and share specific aspects of their retirement with the research team and other members of the focus group please click "YES" below and provide your contact information.

Saying yes does not commit you to participating, but the primary researcher will be in touch to give you further details.

90. Would you like to participate in the focus group discussion?

Yes

No

Personal contact information

Because you indicated that you are willing to consider being part of a short follow-up focus group discussion at the University of Victoria, please provide your phone number and email address so the primary investigator can contact you.

91. What is your email address?

92. What is your phone number?

93. What is your name?

Thank you!

Thank you again for participating in our survey, we appreciate your input. Your responses will:

- Help determine the impact retirement has on well-being.
- Help us determine how individuals can better prepare for retirement.
- Help identify important considerations for those contemplating retirement.
- Help individuals plan for a satisfying and rewarding retirement lifestyle.

Appendix F – Institute For Aging and Life-long Health Poster




Have you recently retired?


Participate in a research study examining leisure choices in retirement planning as part of a Kinesiology PhD research project at the University of Victoria

For information or to participate, interested individuals can contact

Dr John Meldrum at ***** or Arne Hetherington at *****
University For further details, visit <https://arneh1.wixsite.com/website>

Appendix G – Website Poster


UNIVERSITY OF VICTORIA
EXERCISE SCIENCE, PHYSICAL AND HEALTH EDUCATION



NON-FINANCIAL RETIREMENT PLANNING

[A PhD Dissertation Study](#)

Why is this study being done?
 To better understand the importance and time people place on and allocate to retirement activity.

You may be eligible if:

- You are listed with the Institute on Aging and Lifelong Health (formerly Center on Aging)
- You are from 55-69 years of age
- You have been retired from full-time employment for between 2 – 5 years
- You Are not currently employed either full or part-time while retired

What is required if I choose to participate?

- Completing a survey questionnaire of approximately 30 minutes length
- The option of voluntarily participating in a discussion focus group sometime after the survey where participants will be asked to discuss non-financial retirement plans and strategies with the research team and other members of the focus group.

This study is being conducted by researchers at the University of Victoria. You can contact us (Tele: [REDACTED]) to find out more information.

To find out more or to participate in the survey call, email, or click on the "Study Information" button below. Our contact information is on the survey as well.

More Information

Appendix H – Recruitment Poster



We are looking for participants to join a research study that aims to better understand the importance and time people place on and allocate to retirement activity.

- You are eligible if:**
- You are between the ages of 56-70 years (i.e. 57-69).
 - You have been retired from full-time employment for between 2 – 10 years.
 - Currently you are **NOT** employed either full or part-time **primarily for income** while retired (e.g. you may be working for enjoyment or related to a hobby etc.).

What is required as part of the study?

- Completing a confidential survey questionnaire of approximately 25-30 minutes in length.
- The option of voluntarily participating in a discussion focus group sometime after the survey where select participants will be asked to discuss non-financial retirement plans and strategies with the research team and other members of the focus group



University of Victoria

Exercise Science,
Physical &
Health Education

This study is being conducted by researchers in the Department of Exercise Science, Health and Physical Education at the University of Victoria. Arne Hetherington (*****) & Dr. John Meldrum (*****) or (250) 721-8382.

For more information please visit our web site at:

<https://arneh1.wixsite.com/website>

This study has received approval by the UVic Human Research Ethics Board (18-141)

Appendix I – Institute On Aging and Lifelong Health Study Approval

Arne Hetherington

From: UVic Institute on Aging & Lifelong Health <aging@uvic.ca>

Sent: May 9, 2018 3:52 PM

To: 'Arne Hetherington'

Subject: RE: PhD study on retirement planning

Hi Arne,

That is a very interesting topic! Yes, we can help you recruit participants through our public distribution email list. What we require is copies of your ethics approval, recruitment poster, and any advertising wording (e.g. for use in emails).

The poster and other wording need to be the exact versions approved by ethics – we might confirm with ethics that you have sent us the approved versions. We don't have our own process, but we do verify that you have obtained ethics approval.

Please let us know if you have any other questions.

Thanks!

Cara

Cara Pearson, MPH

| Administrator

| Institute on Aging & Lifelong Health (formerly Centre on Aging)

| University of Victoria • PO Box 1700 STN CSC • Victoria BC, V8W 2Y2

| Tel: 250-721-6369 • Fax: 250-721-6499

| Website: www.uvic.ca/aging

| uvic.institute.on.aging • @UVicAging

From: Arne Hetherington

Sent: May 9, 2018 3:08 PM

To: UVic Institute on Aging & Lifelong Health <aging@uvic.ca>

Subject: PhD study on retirement planning

Hello,

I am a PhD candidate in U. Vic's School of Exercise Science, Physical and Health Education working with Dr. John Meldrum. For my dissertation I am proposing a study titled "Non-financial retirement planning competencies for successful

aging". We are hoping to recruit participants through your newsletter, and the Ethics Committee has suggested that you might require your own vetting/approval process prior to sending out an invitation to participate to your members.

Can you tell me what the process is for one to proceed with my proposed study, and what approval process you might require?

Thank you for your assistance,


Arne Hetherington

Appendix J - Study 2, Ethics Approval



Office of Research Services | Human Research Ethics Board
 Michael Williams Building Rm B202 PO Box 1700 STN CSC Victoria BC V8W 2Y2 Canada
 T 250-472-4545 | F 250-721-8960 | ethics@uvic.ca | uvic.ca/research |

Certificate of Approval

PRINCIPAL INVESTIGATOR: Arne Hetherington	ETHICS PROTOCOL NUMBER: 18-141 Minimal Risk Review - Delegated
UVic STATUS: Ph.D. Student	ORIGINAL APPROVAL DATE: 30-May-18
UVic DEPARTMENT: EPHE	APPROVED ON: 30-May-18
SUPERVISOR: Dr. John Meldrum	APPROVAL EXPIRY DATE: 29-May-19
PROJECT TITLE Non-financial retirement planning competencies for successful aging	
RESEARCH TEAM MEMBER John Meldrum, Supervisor, UVic; Sam Liu, Committee Member, UVic	
DECLARED PROJECT FUNDING: None	
<p>CONDITIONS OF APPROVAL</p> <p>This Certificate of Approval is valid for the above term provided there is no change in the protocol.</p> <p>Modifications To make any changes to the approved research procedures in your study, please submit a "Request for Modification" form. You must receive ethics approval before proceeding with your modified protocol.</p> <p>Renewals Your ethics approval must be current for the period during which you are recruiting participants or collecting data. To renew your protocol, please submit a "Request for Renewal" form before the expiry date on your certificate. You will be sent an emailed reminder prompting you to renew your protocol about six weeks before your expiry date.</p> <p>Project Closures When you have completed all data collection activities and will have no further contact with participants, please notify the Human Research Ethics Board by submitting a "Notice of Project Completion" form.</p>	
<p>Certification</p> <p>This certifies that the UVic Human Research Ethics Board has examined this research protocol and concluded that, in all respects, the proposed research meets the appropriate standards of ethics as outlined by the University of Victoria</p> <p>Rese  ipants.</p>	

18-141 Hetherington, Arne

Dr. Rachael Scarth
 Associate Vice-President Research Operations

Appendix K - Study 2, Modification of an Approved Protocol



Office of Research Services | Human Research Ethics Board
 Michael Williams Building Rm B202 PO Box 1700 STN CSC Victoria BC V8W 2Y2 Canada
 T 250-472-4545 | F 250-721-8960 | ethics@uvic.ca | uvic.ca/research |

Modification of an Approved Protocol

PRINCIPAL INVESTIGATOR: Arne Hetherington	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #e0e0e0;">ETHICS PROTOCOL NUMBER:</td> <td style="background-color: #e0e0e0;">18-141</td> </tr> <tr> <td colspan="2" style="font-size: small;">Minimal Risk Review - Delegated</td> </tr> <tr> <td>ORIGINAL APPROVAL DATE:</td> <td>30-May-18</td> </tr> <tr> <td>MODIFIED ON:</td> <td>24-Dec-18</td> </tr> <tr> <td>APPROVAL EXPIRY DATE:</td> <td>29-May-19</td> </tr> </table>	ETHICS PROTOCOL NUMBER:	18-141	Minimal Risk Review - Delegated		ORIGINAL APPROVAL DATE:	30-May-18	MODIFIED ON:	24-Dec-18	APPROVAL EXPIRY DATE:	29-May-19
ETHICS PROTOCOL NUMBER:	18-141										
Minimal Risk Review - Delegated											
ORIGINAL APPROVAL DATE:	30-May-18										
MODIFIED ON:	24-Dec-18										
APPROVAL EXPIRY DATE:	29-May-19										
UVic STATUS: Ph.D. Student											
UVic DEPARTMENT: EPHE											
SUPERVISOR: Dr. John Meldrum											
PROJECT TITLE Retirement Planning: Leisure Choices That Positively or Negatively Impact Well-being											
RESEARCH TEAM MEMBER John Meldrum, Supervisor, UVic; Sam Liu, Committee Member, UVic											
DECLARED PROJECT FUNDING: None											
ADDITIONAL COMMENTS: Previous Title: 'Non-financial retirement planning competencies for successful aging'											
<p>CONDITIONS OF APPROVAL</p> <p>This Certificate of Approval is valid for the above term provided there is no change in the protocol.</p> <p>Modifications To make any changes to the approved research procedures in your study, please submit a "Request for Modification" form. You must receive ethics approval before proceeding with your modified protocol.</p> <p>Renewals Your ethics approval must be current for the period during which you are recruiting participants or collecting data. To renew your protocol, please submit a "Request for Renewal" form before the expiry date on your certificate. You will be sent an emailed reminder prompting you to renew your protocol about six weeks before your expiry date.</p> <p>Project Closures When you have completed all data collection activities and will have no further contact with participants, please notify the Human Research Ethics Board by submitting a "Notice of Project Completion" form.</p>											
<h2 style="margin: 0;">Certification</h2> <p style="margin: 0;">This certifies that the UVic Human Research Ethics Board has examined this research protocol and concluded that, in all respects, the proposed research meets the appropriate standards of ethics as outlined by the University of Victoria</p> <p style="margin: 0; text-align: center;">Rese [REDACTED] pants.</p> <hr style="width: 30%; margin: 0 auto;"/>											

18-141 Hetherington, Arne

Dr. Rachael Scarth
 Associate Vice-President Research Operations

Appendix L – Study 1, Participant Consent Form



**University
of Victoria**

Participant Consent Form

Retirement Preparedness Study

You have indicated an interest in participating in a study that is being conducted by Arne Hetherington and Dr. John Meldrum entitled Klosters Masters World Cup Research Project.

Arne Hetherington is a graduate student and John Meldrum is a Faculty member and Director of the department of Exercise Science, Physical and Health Education at the University of Victoria, and you may contact them if you have further questions by emailing us at ***** or *****.

As a graduate student, I am required to conduct research as part of the requirements for a degree in Kinesiology. It is being conducted under the supervision of John Meldrum. You may also contact John at *****.

Purpose and Objectives

This study examines what differences 3 groups of Masters cross-country skiers attending the 2017 Masters World Cup in Klosters, Switzerland place on the importance of retirement activity planning vs retirement financial planning. As well, it examines how, if at all, retired participants would have prepared differently for retirement activities knowing what they have learned and experienced in the years since retiring, and what readiness skills they feel are important to aid retirement preparation.

Importance of this Research

Research of this type is important because it will help us better understand the importance people place on, and time they allocate to activity planning for retirement compared with that of financial planning.

Participant Selection

You are being asked to participate in this study because you were identified and contacted by either myself, or a Provincial or National representative through whom you registered for the 2017 Klosters Masters World Cup.

What is involved

If you consent to voluntarily participating in this research, your participation will include completing a two-page questionnaire and an in-depth interview of approximately 1-hour in duration. The interview will take place either via Skype over the Internet, or by telephone. The interview will also be audio-recorded, notes will be taken, and the recorded interview will be transcribed.

Inconvenience

Participation in this study may cause some inconvenience to you, including time taken to; fill out the questionnaire, participate in the interview, and answer possible follow-up questions.

Risks

There are no known or anticipated risks to you by participating in this research.

Benefits

The potential benefits of your participation in this research include helping to better understand the reasons, affects, and benefits of planning for serious leisure activities in retirement.

Voluntary Participation

Your participation in this research must be completely voluntary and independent of any relationship you may have with the investigator beyond this project. If you do decide to participate, you may withdraw at any time without any consequences or any explanation. If you do withdraw from the study your data will not be used and will be removed from the data base.

On-going Consent

After data is collected, you may be contacted to clarify your responses or to review transcripts.

Anonymity

In terms of protecting your anonymity your data will be coded in order to prevent identification.

Confidentiality

All measures will be taken to protect your confidentiality, and the confidentiality of the data will be protected by storing all data on a password protected hard drive. However, due to the small group size, some participants' responses might be recognized by other participants.

Dissemination of Results

It is anticipated that the results of this study will be shared with others in the following ways: to participants, published as an article, part of a dissertation, or at scholarly meetings.

Future use of Data

There is a possibility that some of the data collected might also be used in a future study.

Disposal of Data

Data from this study will be disposed of in 5 years by erasing all data and reformatting the hard drive. All field notes and transcriptions will be shredded and audio recordings destroyed.

Contacts

Individuals that may be contacted regarding this study include: Researcher; Arne Hetherington ***** or supervisor; Dr. John Meldrum *****.

In addition, you may verify the ethical approval of this study, or raise any concerns you might have, by contacting the Human Research Ethics Office at the University of Victoria hrethics@uvic.ca.

Your signature below indicates that you understand the above conditions of participating in this study, that you have had the opportunity to have your questions answered by the researchers, and that you consent to participate in this research project.

Name of Participant

Signature

Date

Please keep a signed copy of this consent for yourself, and return either a signed scanned copy via email, or a signed hard copy personally to Arne Hetherington at the event. Thank You

Appendix M - Study 2, Online Survey Implied Consent



**University
of Victoria**

*Online Survey
Implied Consent*

Non-financial retirement planning competencies for healthy aging

You have indicated an interest in participating in a Non-Financial Retirement Planning Research Study that is being conducted by Arne Hetherington and Dr. John Meldrum.

Arne Hetherington is a doctoral candidate and John Meldrum is a Faculty member and Director of the department of Exercise Science, Physical and Health Education at the University of Victoria, and you may contact them if you have further questions by emailing us at *****, or *****.

As a graduate student, I am required to conduct research as part of the requirements for a degree in Kinesiology. This research is being conducted under the supervision of Dr. John Meldrum. Should you like to, you may also contact John at 250-721-8392.

Purpose and Objectives

This study examines leisure benefits that contribute to well-being in retired adults.

Importance of this Research

Research of this type is important because it will help us better understand the importance and time people place on and allocate to retirement activity planning.

Participant Selection

You are being asked to participate in this study because you:

1. Are on a list with the Institute on Aging and Lifelong Health
2. Are between the ages of 56 and 70 (i.e. 57 – 69)
3. Have been retired from full-time employment for between 2 – 5 years
4. Are not currently employed either full or part-time primarily for income while retired

What is involved

By selecting “Next” below, you consent to voluntarily participating in this research. Your participation will include completing a survey questionnaire of approximately 30 minutes length.

At the end of the survey you will be given the option of voluntarily participating in a discussion focus group where participants will be asked to discuss non-financial retirement plans and strategies with the research team and other members of the focus group. Focus group discussion will be approximately one to two hours to be held at the University of Victoria at a later date. You are not required to participate in the focus group if you do not wish to.

Inconvenience

Participation in this study may cause some inconvenience to you, including time taken to fill out the survey and, if you choose, to participate in the follow-up focus group discussion.

Risks

There is an unlikely risk that you might feel uncomfortable responding to some of the survey questions. It is your choice whether and how you would like to respond to the questions

Benefits

The potential benefits of your participation in this research include helping to better understand the reasons, affects, and benefits of non-financial planning for activities in retirement.

Voluntary Participation

Your participation in this research is completely voluntary. If you do decide to participate you may withdraw at any time without any consequences or any explanation. If you complete the survey it is impossible for your responses to be removed because of the anonymous nature of the survey.

Anonymity

Since the survey data is collected anonymously, your identity is unknown to us.

Confidentiality

Given the anonymous nature of the survey your confidentiality is preserved.

Dissemination of Results

It is anticipated that the results of this study will be shared with others in the following ways: published as an article, part of a dissertation, or at scholarly meetings.

Data storage

All data will be collected and stored in Canada with ‘SurveyMonkey’ which is an online survey company licensed by the University of Victoria.

Future use of Data

There is a possibility that some of the data collected might also be used in a future study or publications.

Disposal of Data

Data from this study will be deleted in 5 years and the hard drive formatted.

Contacts

Individuals that may be contacted regarding this study include: Researcher; Arne Hetherington *****, or supervisor; Dr. John Meldrum *****.

In addition, you may verify the ethical approval of this study, or raise any concerns you might have, by contacting the Human Research Ethics Office at the University of Victoria hrethics@uvic.ca.

Who can I contact if I need help with my mental health and overall well-being?

Vancouver Island Crisis line (24 hours/7 days a week) 1-888-494-3888

Beacon Community Services; Adult and Senior Counselling: <https://beaconcs.ca/services-programs/counselling-mental-health-services/adult-senior-counselling/>

- a) Victoria area: 250-658-6407
- b) Senior peer counselling: 250-656-5537
- c) Adult counselling for those living in the Saanich Peninsula area: 250-655-5331
- d) Email: webscheduleaccess@beaconcs.ca

If you have an emergency medical situation or feel unsafe, Call 9-1-1

By choosing to submit the survey **YOUR FREE AND INFORMED CONSENT IS IMPLIED** and indicates that you understand the above conditions of participating in this study and that you have had the opportunity to have your questions answered by the researchers.

Appendix N - Study 2, Participant Written Consent Form



**University
of Victoria**

Participant Written Consent Form

Retirement Planning:

Leisure Choices That Positively or Negatively Impact Well-being

Doctoral study

You have indicated an interest in participating in a Non-Financial Retirement Planning Research Study focus group discussion that is being conducted by Arne Hetherington and Dr. John Meldrum. The focus group discussion will involve approximately 20 selected participants who have volunteered to discuss their non-financial retirement plans and strategies with the research team and other members of the focus group.

Arne Hetherington is a PhD candidate and John Meldrum is a Faculty member and Director of the department of Exercise Science, Physical and Health Education at the University of Victoria, and you may contact them if you have further questions by emailing us at *****, or *****.

As a graduate student, I am required to conduct research as part of the requirements for a degree in Kinesiology. This research is being conducted under the supervision of Dr. John Meldrum. Should you like to, you may also contact John at 250-721-8392.

Purpose and Objectives

This study examines leisure benefits that contribute to well-being in retired adults.

Importance of this Research

Research of this type is important because it will help us better understand the importance and time people place on and allocate to leisure planning in retirement.

Participant Selection

You are being asked to participate in this focus group discussion because you completed the online survey portion of the study and also indicated an interest in participating in the focus group discussion by providing your personal contact information.

What is involved

Participating in a focus group discussion of approximately 20 participants to discuss non-financial retirement plans and strategies with the research team and other members of the focus group. The discussion is expected to take between one to two hours and will be held at the University of Victoria at a date to be announced. Your parking expenses will be paid by the research group.

Inconvenience

Participation in this study may cause some inconvenience to you, including time taken to participate in the follow-up focus group discussion.

Risks

There is an unlikely risk that you might feel uncomfortable responding to some of the focus group discussion. It is your choice whether and how you would like to participate in the focus group.

Focus group participants are reminded to keep all focus group discussion confidential. Anyone can skip any questions they do not wish to answer or withdraw at any time without concern. All participants are reminded to be respectful of others' comments, contributions, discourse, etc.

Benefits

The potential benefits of your participation in this research include helping to better understand the reasons, affects, and benefits of non-financial planning for leisure in retirement.

Voluntary Participation

Your participation in this research is completely voluntary. If you do decide to participate, you may withdraw at any time without any consequences or any explanation. If you do withdraw from the study your data will not be used and will be removed from the data base.

On-going Consent

After data is collected, you may be contacted to clarify your responses or to review transcripts pertaining to your contribution.

Anonymity

All names will be substituted with pseudonyms at the outset of data analysis. Any references to your comments will use the pseudonym in order to provide anonymity and preserve your privacy. Audio recordings will be transcribed and also anonymized with the use of pseudonyms.

Confidentiality

All measures will be taken to protect your confidentiality. However, due to the nature of focus group discussions, participants might know or be known by other participants in the focus group.

Dissemination of Results

It is anticipated that the anonymized results of this study will be shared with others in the following ways: to participants, published as an article, part of a dissertation, or at scholarly meetings.

Data storage

The data will be protected by being stored on a password-protected hard drive (including transcribed audio-recordings).

Future use of Data

There is a possibility that some of the fully anonymized data collected might also be used in a future study or publications.

Disposal of Data

Data from this study will be disposed of in 5 years by erasing all data and reformatting the hard drive. All field notes and transcriptions will be shredded and audio recordings destroyed.

Contacts

Individuals that may be contacted regarding this study include: Researcher; Arne Hetherington *****, or supervisor; Dr. John Meldrum *****. Additionally, you may verify the ethical approval of this study (# 18-141), or raise any concerns you might have, by contacting the Human Research Ethics Office at the University of Victoria hrethics@uvic.ca.

Who can I contact if I need help with my mental health and overall well-being?

1. Vancouver Island Crisis line (24 hours/7 days a week) 1-888-494-3888
2. Beacon Community Services; Adult and Senior Counselling: <https://beaconcs.ca/services->

[programs/counselling-mental-health-services/adult-senior-counselling/](#)

- e) Victoria area: 250-658-6407
- f) Senior peer counselling: 250-656-5537
- g) Adult counselling for those living in the Saanich Peninsula area: 250-655-5331
- h) Email: webscheduleaccess@beaconcs.ca

3. If you have an emergency medical situation or feel unsafe, Call 9-1-1

Your signature below indicates that you understand the above conditions of participating in this study, that you have had the opportunity to have your questions answered by the researchers, and that you consent to participate in this research project.

Name of Participant

Signature

Date

Please keep a signed copy of this consent for yourself, and return a signed scanned copy via email to Arne Hetherington at: [**](#). Thank You***

Appendix O - Focus group questions

1 = Moderator 2 = PI

- 1 - What's the best part [about retirement] - what do you like the most?
- 2 - Did it take a while to adjust to the lack of structure?
- 2 - Why do you think you needed the structure?
- 1 - What about structure, how does that play on you - important, not?
- 1 - I heard the same word a few times, "experiment" - I tried this, that. When did that start?
- 2 - How difficult was that for you to experience the loss and transition from marathon running to power lifting?
- 2 - do you think there's a way to prepare for that [forced leisure change]?
- 2 - how much does [a forced leisure change] differ from [leaving] your career and work?
- 2 - Wondering about identifying with an activity and those who identify with work. Are they parallel, is there something that people could have done because they know they are going to retire and can you anticipate some of the things to avoid then?
- 1 - So you know, when we're working, we say 'I'm a carpenter, or whatever'. Do you have activities that you identify with in that way?
- 1 - You don't have to tell anyone this (except in this room – which stays here), but in your head, do you identify with these activities? I'm not pushing that you should, but...[does that happen] somewhat?
- 2 - So you identify with the community?
- 2 - I'm just curious about your comment about being frightened because I've heard that before. It's an important feeling to try to avoid, so thinking of preparation for retirement, what do you think can be done to alleviate or minimize that feeling or sense of fear?
- 2 - Do you think you lost the joy of going to work because something else replaced it, or were you were just tired?
- 2 - So did you look for those things [other things to do after retiring] after retirement?
- 2 - Would it have made it easier if you'd thought about it sooner?
- 2 - And how long prior to retirement did you start [mentally getting your plans so you wouldn't be in his way]?
- 1 - So if we put money aside. 'Ready' came up a couple of times, so what does 'ready' look like?
- 1 - To participant – another thing you said was that about a year out you started to plan. What about the rest of us, when did you start thinking about what you needed to do to get ready? Not the money, but the other part.
- 1 - Sometimes its either an evolution or a revolution and the filters gone [regarding a critical event at work that prompts one to leave], you don't want to get up any more. What we're trying to do here is determine when do we try to approach those people who maybe haven't done the 10-year thing in their head yet or aren't planning or building the skills? And if there's a teaching piece when do we need to start approaching people to get them to start?
- 1 - And in fairness to the study we're not discounting finances, which is huge, but really the conversation hasn't happened around with what do we do with it [time in retirement]. We're starting to see it a little

more, but a lot of people don't seem to have the preparation or even the skills of what to do when they reach that 'I just want out' or 'I'm ready to go and the money's there and I'm gone but I don't know what I do with that time'.

- 2 - Think that it [retirement] was a reality? [in response to someone who had said that 10 years prior to their retirement they had attended a workshop and realized that they had been so busy they hadn't "even allowed yourself the latitude to even think about [what they would do later in life]".
- 1 - I'm going to move us in a different direction. What do you wish you knew before you made the leap? Is there anything if you could do it again, is there any information, a skill you wish you had before you retired? Anything, or was it perfect?
- 1 - Not saying regrets, but maybe I'm hearing the same thing here that you've reflected back on them [experiences] and learned from them. Because you could learn nothing from them, right?
- 1 - To recap key things:
- Experimentation
 - Social network, communities related to activities
 - Reflective
 - Adaptability

How much is exploring new activities important as opposed to reengaging in things you just didn't do enough of when you were working? That dichotomy of 'I can't wait until I retire so I can do this more' vs 'I just discovered all these new things'?

- 1 - Is there anything we didn't ask you?