
Leisure Participation and the Retirement Process

(activity patterns, gerontology, mental health, prevention)

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The influence of pre-retirement leisure activity patterns on retirement planning and attitudes toward retirement was investigated. Sixty male retirees answered a questionnaire designed to collect data regarding sociodemographic variables, the degree of pre-retirement planning, the type and extent of leisure participation before and after retirement, and attitudes about retirement. The results show that a high degree of pre-retirement leisure participation correlates with a high degree of pre-retirement planning. No statistically significant relationships were demonstrated between pre-retirement planning and retirement attitudes or between pre-retirement leisure participation and retirement attitudes. The

influence of specific types of activities on the retirement process was also examined and results are presented.

. . . For us, in occupational therapy, the most fundamental area of research is, and probably always will be, the nature and meaning of activity. (Mary Reilly, 1, p 208)

A basic premise of generic occupational therapy theory is that through participation in activities or “doing” experiences individuals verify competency and acquire the skills necessary to adapt to changing needs and roles at various developmental stages (2). Occupational therapists, however, have not

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yet adequately defined the role of specific activities in the life cycle. This study explored the role of leisure activities during the retirement process. The Activity and Continuity Theories of aging provided the framework for investigating the influence of activity patterns on pre-retirement preparation and the subsequent adjustment.

Whether or not retirement constitutes a developmental crisis has been a controversial issue. Many individuals make the transition from worker to retiree relatively easily and initiate plans for their non-working years in anticipation of the role change. The economic, social, and psychological consequences of retirement, however, can precipitate a crisis for many workers. The significant stress potential of retirement is reflected in its high rating on the Social Readjustment Scale that quantifies the presumed stress of common life events (3). Many other life changes itemized on this scale, including loss of spouse, drop in income, poor health, and relocation are inherent to the aging process and compound the stress experienced by the retiree.

Retirement has often been associated with leisure. Cultural norms, attitudes, and values determine how much time is devoted to various activities; this changes with different life stages. For example, social values about work, productivity, and self-support reinforce the secondary position leisure assumes behind work in adulthood. In retirement, leisure activities assume primary importance; however, lifelong preparation for work has been so effective that many retirees have not developed leisure skills or the ability to use their increased free time as a source of gratification.

This study examined the leisure activity patterns of retirees with

emphasis on pre-retirement patterns and life styles to identify antecedents of successful retirement. Three major questions were addressed: 1. Do workers who have well-developed leisure interests perceive retirement as a time of fulfillment and therefore plan more actively for retirement? 2. Do those retirees who have already developed interests and skills during their working years have more positive attitudes about their retirement? 3. Are there specific types of leisure participation that either predispose a worker to plan for retirement or that influence perceptions and attitudes about retirement?

Review of the Literature

Leisure Participation and Pre-Retirement Planning. Most workers do not adequately plan for their retirement years (4); although pre-retirement planning programs have been found to be effective in stimulating planning and shaping positive attitudes toward retirement, it is questionable whether they reach those individuals who most need professional guidance (5, 6). Studies also confirm that individuals who have well-developed and gratifying nonwork interests are more likely to view retirement as a time of fulfillment. Poitrenaud, et al., posits that those workers ". . . who have fully occupied their spare time while actively employed feel less deprived than others by the idea of giving up work." (7, p 726) McPherson and Guppy found that, besides education, income, and occupation, "those who have experience, means, and interest to utilize the increasing leisure time in retirement will be most likely to plan for retirement and retire early." (8, p 261)

Leisure Participation and Retirement Attitudes. The Activity and

Continuity Theories of aging provide two models of behavior in late adulthood. The central thesis of the Activity Theory is that the maintenance of a high degree of involvement in activities, particularly of the interpersonal type, is necessary to prevent deterioration. Havighurst and others (9) contend that, with advanced age, activity becomes increasingly important for predicting life satisfaction. Although maintenance of all middle-age activities and roles is not realistic, higher levels of activity participation have repeatedly been associated with positive adjustment (10-17).

The Continuity Theory holds that activity patterns in retirement are significantly determined by pre-retirement involvement and must be viewed within the context of the individual's personality, lifelong needs, and life style. As individuals age, they are predisposed toward maintaining continuity in habits, associations, and preferences established in earlier years. But consistent with the Activity Theory, effective adjustment is viewed in the Continuity Theory as the maintenance of a life style that includes interaction with community, family, and friends as well as involvement in other leisure pursuits: that is, well-developed leisure interests can function as a link between working years and post-retirement life. O'Ray (17) found that activity patterns established early in life continue with little change through late adulthood. The major change is a decrease in vigorous, participatory activities and an increase in less active spectator activities. Williams and Wyrths found that, although any lifestyle can be associated with successful adjustment, adjustment is often more difficult for people whose lifestyles revolve around either their jobs or spouses to the

exclusion of other commitments (quoted in Atchley, 18, p 62).

Role of Specific Types of Activities in Retirement. Many studies substantiate the importance of social activities, both formal and informal, in retirement. As Lemon, et al., state, "Individuals form their self-concept or social selves through interpreting the reactions of others toward them. Throughout the course of the life cycle, interaction with others is what sustains one's social self." (13, p 53) Formal associations such as clubs may be important for developing social networks outside of work. McPherson and Guppy note that "voluntary association involvement may serve an integrative function wherein the individual is socialized in earlier life to participate in networks outside of the work milieu." (8, p 61)

Physical activities are popularly associated with good health and longevity. Peppers (16) found that the physical component of activities is also important for life satisfaction among retirees, whereas sedentary-isolate activities correlated least with life satisfaction among the retirees studied. Knapp (19) also found no association between solitary activities and adjustment to retirement. De Carlo (15) demonstrated that cognitive activities had a more significant relationship with successful aging than physical or affective activities. The preceding studies deal primarily with activities in retirement; however, if the Continuity Theory is valid, the preferences for specific activities are established during pre-retirement years.

Sociodemographic Variables and the Retirement Process. The influence of income, health status, education, and occupation on the degree of pre-retirement planning and attitudes about retirement cannot

be underestimated. Atchley (20) reports that the decision to retire is most affected by the individual's perception of expected financial needs as compared to financial resources. Therefore, those with a higher income not only view the onset of retirement more favorably, but also make more plans for retirement. Good health, level of education, and high job satisfaction before retirement have also been found to contribute to adaptation (21-22). Poorly adjusted blue collar retirees have a disproportionate share of adverse characteristics (23).

Based on the review of the literature, the authors predicted that there would be a significant, positive correlation between pre-retirement leisure participation and pre-retirement planning. It was also hypothesized that there would be a significant correlation between a high degree of pre-retirement leisure participation and positive attitudes among retirees.

To stimulate further research regarding the influence of specific activity patterns on the retirement process, the authors explored these relationships by distinguishing different leisure participation categories for data collection.

Method

Sample Characteristics. Data were collected from a sample of 60 male retirees. Female retirees were not included because of the paucity of research on the significance of retirement for women. A retiree was defined as a person not employed full time, year round, and whose income is derived at least in part from a retirement pension (18, p 140).

The characteristics of the sample are presented in Table 1. The sample population was composed of 50 volunteers from three different organizations: 1. an adult community

in Southberry, Connecticut; 2. a Retired Men's Association of Greenwich, Connecticut; and 3. a Continuing Education Program in Big Bend, Wisconsin. The sample also included ten additional subjects not affiliated with any organization.

Most subjects in the study were between 55 and 75 years of age. This age group comprises approximately 15 percent of the United States population and is growing rapidly. According to Neugarten, they are "physically and mentally vigorous and their major characteristic is new leisure time." (24, p 888). Neugarten also describes this population as "relatively comfortable financially, increasingly well educated, politically active, and important consumers of goods and services." (24, p 888)

Data Collection and Measuring Instruments. A four-part questionnaire was developed by the authors:

I. Sociodemographic data including age, education, previous occupation, income at the time of retirement, number of years retired, health status, and information regarding the reasons for retirement were collected to assess the major characteristics of the sample and to identify intervening sociodemographic variables.

II. Pre-retirement planning was defined for the study as active manipulation of the environment in preparation for retirement (20). A Likert-type scale was developed to measure both the degree and type of pre-retirement planning. This pre-retirement planning index (PRPI) consists of the seven aspects experts believe are important in pre-retirement planning programs (financial, medical coverage, health maintenance, housing, legal, leisure, emotional adjustment) (5). The total pre-retirement planning score (PRPI score) is a summated mea-

sure of the responses on this scale. The respondents are directed to circle the number after each item that best describes the degree of planning they did before retirement. There were four possible responses: 1. did not think about it; 2. thought about it; 3. actively investigated; 4. made concrete plans. The subjects were also asked if they had participated in any formal pre-retirement planning program offered by their company or community to identify differences between formal program participants and independent planners.

III. Leisure participation was defined for this study as participation in pursuits that are voluntary, devoid of obligation, unnecessary for subsistence, and engaged in for their intrinsic enjoyment (16). Leisure participation was measured by an activity index modeled after five existing measures (10, 16, 25-27).

The activity index consists of 43 specific leisure pursuits plus space to write in additional items not included in the original checklist. The respondents were asked to record the number of hours per week they presently participate in each activity, and also the average number of hours per week they participated in each activity approximately 5 years before retirement. This format enabled the investigators to ascertain the frequency of participation in both pre- and post-retirement activities and to determine whether there was a change in activity participation since retirement.

Nine activity subcategories were adopted based on definitions from leisure activity literature (13, 27-30): 1. Social activity (e.g., visiting friends, games); 2. Isolate-Physical activity (e.g., jogging, gardening); 3. Social-Physical activity (e.g., tennis, golf); 4. Isolate-Sedentary activity (e.g., art work, reading); 5.

Table 1
Sample Characteristics

	N	(%)
Sex: male	60	100
Age: mean 68.4 years		
< or = 70 years	34	57
> 70 years	24	43
Marital status:		
married	50	84
single (includes W,D)	10	16
Income at retirement:		
\$ 5,000-10,000	8	13
10,000-20,000	16	27
20,000-35,000	18	30
35,000-50,000	12	20
over \$50,000	6	10
Perceived health:		
poor	6	10
fair	6	10
good	22	37
excellent	26	43
Education completed:		
grade school	6	10
high school	13	22
trade school	3	5
college	24	40
graduate school	14	23
*Occupational group:		
blue collar	41	68
white collar	19	32
Retired voluntarily	39	65
No. years retired:		
< or = 5 years	36	60
> 5 years	24	40
Hold volunteer job	25	42
Source of respondents:		
retirement community	13	22
continuing ed. program	15	25
retired men's assoc.	22	37
nonaffiliated subjects	10	16

*Occupational group—blue collar includes both skilled and unskilled labor; white collar includes sales and management positions, professionals.

Table 2
Correlations of Pre-Retirement Leisure Activity Categories with the Dependent Variables

Leisure Participation Prior to Ret.	Total Pre-Planning (PRPI)	Total Attitudes	Retirement Attitudes	General Satisfaction
Total	.37*	-.09	-.21	-.01
Social	.26	-.09	-.19	-.02
Physical	.24	-.01	-.04	.12
Social/Physical	.03	.09	.20	.01
Isolate-Sedentary	.32†	.04	-.06	.08
Cultural-Educational	.46‡	-.06	-.21	.04
Spectator	.16	-.30†	-.34*	.23
Formal Assoc.	.01	.15	-.04	.22
Hobbies	.09	-.08	.14	-.05
TV/Radio	.07	.02	.14	-.06

Key:
* $p < .01$
† $p < .05$
‡ $p < .001$

Cultural-Educational activity (e.g., continuing education, concerts); 6. Spectator activity (e.g., movies, spectator sports); 7. Formal Association activity (e.g., political or religious organizations); 8. Hobbies (e.g., collecting); 9. TV/Radio. Two scores, one for pre-retirement participation and one for present participation, were computed for each of the nine categories, as were total activity scores.

IV. Attitude toward retirement was defined as an overall learned core disposition that guides thoughts, feelings, and actions toward retirement (31, p 575). Attitudes about retirement were measured by a scale consisting of 18 Likert statements derived from an

instrument by Kimmel, et al. (32). Respondents were asked to indicate the degree of agreement or disagreement with each of the statements. To minimize the effects of situational variables on attitudes (e.g., low income, poor health, or an ailing spouse), the scale was divided into two basic components. The first 11 statements referred to general satisfaction with life; for example, "My life is full of worry." The last seven statements referred to attitudes specifically about work and retirement: for example, "I often miss being with other people at work."

Statistical Analysis. The hypotheses were tested by determining whether there were significant

correlations between the independent variable measures of pre-retirement leisure participation and the dependent variable measures of attitudes toward retirement and pre-retirement planning. A Pearson Product Moment correlation matrix of the variables was computed.

Results

The hypothesis regarding the influence of pre-retirement leisure participation on the degree of pre-retirement planning was upheld. There was a significant correlation between the total number of hours devoted to leisure activities before retirement and the degree of total pre-retirement planning ($p < .01$). The only specific pre-retirement activities that correlated with the PRPI score were isolate-sedentary ($p < .05$) and cultural-educational ($p < .001$) activities (Table 2). There was also a significant correlation between the degree of total pre-retirement planning and the degree of total post-retirement leisure participation ($p < .001$).

A high degree of planning did not correlate with the total attitude scores except in those individuals who had attended pre-retirement planning programs ($p < .01$). The correlation between program participation and positive retirement attitudes was significant [$(p < .001)$ (Table 3)].

In reference to the relationship between pre-retirement leisure participation and attitudes about retirement, there was no significant correlation between the total number of hours devoted to leisure activity before retirement and the total score measuring attitudes toward retirement (Table 2). However, there were significant correlations between the number of hours presently devoted to formal associations and the total attitudes ($p <$

.01), retirement attitudes ($p < .01$), and general satisfaction ($p < .05$) scores. In addition, those respondents who indicated that they presently held a volunteer job had the highest scores in the attitudinal measures ($p < .001$).

A high income and good health correlated significantly with positive attitudes and a greater degree of pre-retirement planning. In addition, a high educational level correlated significantly ($p < .001$) with planning (Table 4).

Discussion

The Activity and Continuity Theories of aging provide a workable context for research into activity styles and therapeutic intervention with the elderly population. The Activity Theory, postulating that activity involvement promotes life satisfaction, is compatible with occupational therapy theory that implies that "doing" experiences promote competence and independence (2). The Continuity Theory, suggesting that preferences and predispositions toward certain activities are established early in the life cycle, is also consistent with the occupational therapy developmental perspective. The major independent variables considered—pre-retirement leisure participation, pre-retirement planning, formal pre-retirement program participation, and current leisure activity involvement—are all action-oriented experiences hypothesized to promote retirement adjustment and satisfaction. However, a paucity of pre-retirement participation and planning and limited current activity involvement may reflect a more passive orientation to the environment and life stresses. The latter may consequently be associated with negative attitudes and decreased satisfaction.

Table 3
Correlations of Pre-Retirement Planning with Attitudes Toward Retirement

	Total Attitudes	Retirement Attitudes	General Satisfaction
Total Planning (PRPI)	.07	-.07	.14
Program Participation	.39*	.42†	.29‡

Key:

* $p < .01$

† $p < .001$

‡ $p < .05$

The results suggest that some individuals have a greater orientation toward action that can be manifested in several ways throughout the life cycle. The significant correlations between the degree of pre-retirement leisure participation and the degree of pre-retirement planning as well as correlations between planning and post-retirement activity involvement support interventions aimed at identifying individuals who are less likely to plan adequately for their retirement. An activities history giving consideration to sociodemographic variables may be a useful tool in assessing the need for leisure skill development during the working years.

As occupational therapists, we are interested in the effects of activity patterns on adjustment at various life stages. Attitudes of retirees may be viewed broadly as a measure of their adjustment. The results of this study were inconsistent in demonstrating a relationship between activity patterns and retirement attitudes. Only some of the "doing" variables correlated significantly with positive attitudes in retirement.

Although the study did not focus only on individuals who had participated in formal pre-retirement programs, the attitudinal differences between program participants and independent planners are striking. A basic assumption of the study was that greater planning is associated with more positive adjustment in retirement. Surprisingly, more pre-retirement planning did not significantly correlate with greater life satisfaction in retirement, except in the case of formal pre-retirement program participants. This group, however, did not engage in more pre- and post-retirement leisure activities, nor did they do more planning than the group as a whole. This result suggests that pre-retirement programs may be more important in producing attitudinal changes, rather than actually increasing concrete planning. More investigation into the differences between program participants and nonparticipants is necessary. The current study suggests that pre-retirement programs may be instrumental in shaping positive attitudes and realistic expectations. But as Monk (5) and Kasschau (6,

Table 4
Correlations of Sociodemographic Variables with the Dependent Variables

Sociodemographic Variables	Total Planning	Total Attitudes	Retirement Attitudes	General Satisfaction
Age	-.19	-.33*	-.19	-.34*
Education	.38†	.15	-.04	.24
Income	.42†	.26‡	.04	.34*
Health	.27†	.52†	.28‡	.56†
Number of Years Retired	-.31‡	-.24	-.14	-.25
Volunteer Job	-.23	.41†	.33*	.38*

Key:
* $p < .01$
† $p < .001$
‡ $p < .05$

33) propose, these individuals may already have had a positive orientation before entering programs.

The results indicating that individuals who were most active before retirement tended to be most active after retirement are congruent with the Continuity Theory. However, this theory was not a useful predictor of adjustment to retirement in this study. Neither pre-retirement planning nor pre-retirement leisure participation correlated with positive attitudes in retirement. Instead, the results suggest that retirement attitudes and adjustment often reflect *present* situational factors operating in the retiree's life more than pre-retirement lifestyle. The retiree's age and *current* social activity involvement were more predictive of positive attitudes than pre-retirement factors. In addition,

the results confirmed findings of other investigators regarding the significant influence of income level and health status on the retirement process (Table 4).

It is difficult to separate stresses induced by retirement from those inherent in the aging process. However, when stresses induced by retirement are better understood by occupational therapists, more effective intervention can be identified and delivered.

Although these results suggest that present factors are more relevant for retirement adjustment, pre-retirement factors cannot be discounted. The paucity of evidence linking a characteristic activity style to retirement adjustment may have been due to the limited scope of the study. Future studies might examine pre-retirement work and

self-maintenance patterns that also contribute to an individual's activity style. For instance, a workaholic's action orientation toward work may be successfully transferred to leisure pursuits in retirement.

The results of the study may have been confounded by limitations of the instruments and the sampling process. The activities checklist tallying the type and frequency of participation does not explore the relevance of the activity to the individual. A measure of the degree of congruence between actual participation and desired participation must be incorporated into future investigations, and should certainly be explored in the activities history. Also, the activities history instrument should avoid rigid categorization of activities and give careful consideration to the context or the "field of action" (34) when identifying characteristic activity patterns. The limitation of self-report without validation, particularly when the respondents had to look back on events of a number of years before, should also be considered. Finally, the study sample was not representative of the total retirement population for it is biased in favor of those retirees who chose to participate in formal organizations and those who volunteered to complete the questionnaire.

As occupational therapists become increasingly concerned with the fundamental meaning of activity throughout the lifestyle, an activities history assessment must be used more frequently to identify past activity styles and patterns. If the patterns that predict satisfaction among retirees can be identified, they can be used in activity planning to structure the healthful use of time for retirees. Further, if one or more characteristics activity pat-

terns can be associated with retirement satisfaction, occupational therapists could educate, plan, and implement pre-retirement programs accordingly.

Summary

The results of this study supported the first hypothesis predicting a significant correlation between a high degree of pre-retirement leisure participation and a high degree of planning. The results were inconclusive with respect to the second hypothesis predicting that there would be a significant correlation between a higher degree of pre-retirement leisure participation and positive attitudes about retirement. The Activity Theory of Aging was supported in that the most socially active retirees, as evidenced by high post-retirement participation in formal associations and volunteer involvement, reported the most positive attitudes about retirement. The investigation also revealed that pre-retirement leisure participation predicted post-retirement leisure involvement thereby also supporting the Continuity Theory of Aging. The results indicated that present situational variables in the retiree's life were significant in predicting retirement attitudes. Further analysis is needed to clarify the relationships between pre-retirement factors and retirement adjustment.

The authors underline the importance of identifying activity patterns via an activities history to develop and implement effective pre- and post-retirement programs.

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