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Evidence for Planning as an Intervention Approach for Adults Transitioning Into Retirement

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Focus Question

What evidence is there for the effectiveness of planning for retirement within the scope of occupational therapy (OT) for individuals prior to the retirement age of 65 who are planning on transitioning into retirement within ten years to maintain or create new meaningful activities?

Clinical Scenario

The retirement age in America is continuing to become older. Seven in ten working adults in the Baby Boomer generation said that they expect to work past age 65 or are already past that age and are still working. Of this generation, 42% would prefer to transition into their retirement by lessening their hours at their current career (Edleron, 2019). Those who are choosing to retire later in their life are prolonging this transition to delay the loss of a meaningful occupation that they have held for several decades. For this critically appraised topic, the authors have operationally defined retirement as the period of life when an individual is no longer participating in the occupation of paid work. The transition into retirement should be a dynamic process that is adapted for each unique individual (Hurtado et al., 2019). This multifaceted process is composed of preparation done while the individual is still employed, the transition of role changes from worker to retiree, and continually adjusting to new roles and activities (Eagers et al., 2018). This major transition from worker to retiree can bring on confusion and loss of identity.

During this time, individuals tend to either create new activities in their lives to generate meaning or reach a period of stagnation and cease to be productive members of society. This loss in work contributes to the loss of resources from the job both financially and societally, including social status and social roles (Bjalkebring et al., 2020). This change brings on occupational deprivation. This is an inability to access chosen occupations that have meaning to the individual, family or community, and can result in ill health and an increased likelihood of occupational injustice (Ritz & Graham, 2019). From this deprivation, older adults are experiencing a lessened quality of life where their self-appraisal of life satisfaction, sense of self, health, hope, and socio-economic status are declined.

Planning for the transition into retirement is critical. The loss of a meaningful activity can leave many without a purpose. Volunteering and giving time to organizations has been found to be an effective replacement for the discontinued occupation. Volunteering can reduce the chance of relocation, increase social networks, and decrease sedentary activities (Perry et al., 2018). The sudden shift of occupational identities from worker to retiree is a stressful and uncertain time in transitioning adults' lives. The act of being a volunteer has the potential to ease this transition.

Occupational therapy is a holistic view of the person as a multifaceted individual and is not limited to how their situation defines them. Therapists can help older adults with the transition from work to retirement, find support, social connections, and resources to find meaningful activities that they enjoy (National Institute for Health and Care Excellence, 2016).

Purpose Statement

The purpose of this critically appraised topic includes finding information relevant to assist occupational therapists in making clinical decisions involving the use of client-centered planning techniques for individuals 65 and older transitioning into retirement. Occupational

therapy services bridge the gap between financial planning and continued meaningful activities for those planning on retiring.

Methodology

The authors used various combinations of search terms within the databases Clinical Key, PubMed, CINAHL, ERIC, SAGE Journals, PsycNet, and the Wiley Library. The search terms that were used in different combinations were: retirement, transitioning, volunteering, occupational therapy, well-being, routines, forced retirement, elderly, planning, theory, involuntary retirement, retirement program, quality of life, dynamics, randomized control trial, and health. All articles were screened for inclusion and exclusion criteria. Articles were considered if they were published within the last 5-8 years, written in English, and were available in full PDF documents. Articles were included regardless of whether they were qualitative or quantitative studies or a certain sample size. The research literature was gathered from February through April of 2021. A total of 28 articles were chosen for the final screening process and were examined with the inclusion and exclusion criteria. Seven of the best articles were chosen to be used in the final literature search. Of these seven articles, two were systematic reviews, two ethnography, one longitudinal mixed methods, one longitudinal survey, two systematic reviews, and the final article was grounded theory. The only bias that the authors have identified is selection bias. This bias may have come about from which articles the author chose to use for their information.

Theory:

The Model of Human Occupation Theory (MOHO) is the predominant frame of reference to use when helping individuals transition into retirement. MOHO focuses on three subcategories: volition, habituation, and performance capacity. Volition consists of one's interests and values. Habituation is composed of one's roles, routines, and habits. Performance capacity consists of one's ability to perform the meaningful occupations that clients want and need to do. MOHO is the most client-centered theory to help facilitate therapy while being holistic in nature (Eagers, 2018).

Literature Review

Defining Retirement:

Retirement is a milestone in life that can cause stress or bliss depending on the individual and how they can adapt to the change in their daily routines, social roles, social contacts, and income (Lee & Kim, 2017). This transition has been described by Eagers et al. (2018) as a three-stage process, consisting of retirement preparation while still working, the switch from worker to retiree, and actual retirement when continuous adjustments are occurring for the end goal of reduced psychological commitment to work. Throughout this process, many factors are at play beyond the daunting financial security required for a comfortable retirement. Some of these factors impacting a smooth transition into retirement include physical health, job satisfaction before retirement, mental health, access to social involvement, age, and gender (Bjalkenbring et al., 2020; Brown, 2018; Lee and Kim, 2017; Pinquart and Schindler, 2007; Yeung, 2012). These factors are underappreciated in the current literature, which mainly consists of the importance of financial planning. This review of the current research aims to evaluate all of these factors to inform health care practitioners about best practices when preparing clients for retirement.

Role Transitioning:

The first theme the researchers identified was the impact of role transitioning for individuals transitioning from pre-retirement to retirement. Individuals transitioning into retirement can often experience a loss of identity, anxiety, and high levels of stress (Eagers et al., 2018; Yeung, 2013). According to Pinquart and Schindler (2007), women often have an easier time adjusting to retirement as they can replace their paid occupation with gender-typical roles such as housewife and/or caring for children.

An article written by Brown (2018) discussed factors that would negatively influence role transitioning into retirement. Brown discussed factors such as being unexpectedly laid off, poor coping strategies, progressive health conditions, and poor financial situations, which would negatively influence an individual's adjustment to retirement. Role transitioning can be a smoother and less stressful process by planning for retirement.

Planning for Retirement:

Successful adjustment into retirement is largely impacted by the ability of the retiree to limit the many stresses that can accompany the transition into retirement. One of the most common stresses individuals experience is financial, but other stresses such as physical health concerns, social isolation, finding meaningful leisure activities, and maintaining sound mental health are all contributing factors as well. However, this stress can be minimized during the retirement process if there are preparatory behaviors executed while the individual is still working. Setting up a retirement savings plan is one way to manage finances that would lessen the stress of the retirement process (Yeung, 2012). For managing the stresses of physical health concerns, individuals could make adjustments in their routines to allow for exercise three times a week or make any necessary changes to their work-life that improves satisfaction with the work that they do (Lee and Kim, 2017; Yeung, 2012). Both of these strategies are related to a decrease in perceived physical health concerns. Social isolation and mental health concerns are often related, and both should be assessed through social life planning and psychological planning before actively retiring (Yeung, 2012). Finding meaningful leisure activities or hobbies for retirement may not seem like a stressful situation for people; however, it can become more taxing than enjoyable because of the dramatic shift in free time available. To address this stressor, exploring hobbies before retirement is recommended, and part of this exploration may include gradually lessening working hours to allow for the time necessary to explore meaningful activities (Brown, 2018; Yeung, 2012). All of these stress management strategies are intended to allow the retiree to have a sense of control and autonomy over their retirement process, and therefore a smoother transition (Yeung, 2012).

Volunteering after Retirement:

Our last theme identified was the importance of volunteering while in retirement. Erikson stated, "...people who prevail over this crisis become generative by performing socially valuable work and mentoring members of younger generations" (Bjalkbring et al., 2020, p. 1). Prosocial behavior fosters behaviors like moral values, social norms, empathy, and altruism. This time as a volunteer gives people back their sense of self-worth and values occupation (Bjalkbring et al., 2020; Brown, 2018; Pinquart & Schindler, 2007).

Summary of Literature Review:

- Retirement is broken down into a three-stage process. The first stage is retirement preparation; this stage occurs while the individual is still getting paid for work. The

second stage is when the individual switches roles from worker to retiree. The final stage is actual retirement and where the individual is continually adjusting to retirement life and their new role as a retiree.

- Transitioning into retirement can be a difficult time for many individuals. Retirement can cause stress, anxiety, and loss of self-identity. Multiple factors can negatively influence one's transition into the retirement phase of one life, such as being unexpectedly laid off, poor coping strategies, progressive health conditions, and poor financial situations.
- When an individual planned for retirement, the transition into this phase of life was smoother and less stressful. Occupational therapy has an opportunity to help individuals with this transition in their life such as helping them find meaningful activities, utilizing the programs in their community, and working to maintain a high quality of life.
- Some retirees found that volunteering after they had retired helped them maintain their moral values, social norms, empathy, and altruism. Individuals who volunteered post-retirement thought that volunteering helped them maintain their sense of self-worth and valued occupations.

Clinical Bottom Line

Transitioning from worker to retiree can be an unsure, daunting process. A successful transition must be a dynamic and flexible process for retirees and their families (Brown, 2018). Clients transitioning into retirement are a population that has not used occupational therapy to its full potential due to limited research. Although OT can help the retirement population accommodate illness and injury in this stage of life, OT interventions can span into leisure and meaningful activities to help shift work from such high importance (Eagers et al., 2018). The researchers gathered current evidence to identify the impact of finding meaningful occupations preretirement to smooth the transition. The information provided in this article is beneficial for a variety of stakeholders and team members including, family members, physicians, social workers, case managers, individuals pre-retirement age, occupational therapists and assistants, and any others interested in learning about the benefits of planning for retirement.

The current state of research on planning for retirement specific to occupational therapy with this population in the United States is limited. Current research supports the use of retirement planning concerning identifying leisure activities and volunteer options to increase life satisfaction and quality (Bjalkenbring et al., 2020; Brown et al., 2018; Eagers et al., 2018; Pinquart & Schindler, 2007; Yeung, 2012). Finding relevant, timely research is critical to finding the best information on how to help the transition process.

The current findings are an excellent baseline for information on planning for retirement, but the researchers have found gaps in existing literature and research. There is limited research on the use of a program to guide individuals' retirement planning that is not financially focused. There is also limited research on the impacts of mandated retirement for those not planning to be forced into retirement.

Recommendations

A retirement solution called the "Do It Now" program was implemented for a very short time in Australia that was targeted at individuals transitioning into retirement. The program was focused on pre-retirement individuals finding a meaningful occupation before they were in the retirement phase to improve health and retirement outcomes. The program educated the pre-retirement participants on how important it was to have a meaningful occupation during

retirement and how it improved health and life satisfaction outcomes. The Do It Now program also provided the participants with information on community resources available (Eagers et al., 2018). Occupational therapy has the ability to develop a future program of this nature to assist transitioning retirees.

Occupational Therapy:

Planning for retirement will be beneficial for clients transitioning into retirement to identify their current and prospective meaningful occupations (Yeung, 2012). All disciplines of occupational therapy must educate clients that will be going into retirement on the importance of having a meaningful occupation that will bring value to their life, such as volunteer work. Community-based OTs can help to facilitate the transition process with a work-to-retirement program (Eagers et. al., 2018). Programs such as this and the Do It Now program will help the occupational therapist to educate employers and workers on the importance of planning for retirement both financially and socially.

Occupational therapists can find their role working with the pre-retirement population by consulting with companies on how best to prepare their employees for a successful retirement transition. These OTs have the potential to create contracts with these companies and create programs to educate their workforce on the value of finding meaningful occupations, searching for volunteer opportunities, and transitioning from full-time to part-time work. It is essential that these occupational therapists establish a collaborative relationship with both employers and employees, help to problem solve, and ensure attention is given to all aspects of the relationship (Fazio, 2019). With the help of occupational therapists, friends, families, and employers, those transitioning into retirement can plan to lead meaningful, productive lives after leaving the workforce.

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