“Work Is Like a Therapy That Prevents Aging”: Perceptions of Retirement, Productivity, and Health Among Minorities and Immigrants

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Abstract
Diversity among the older adult population is expected to increase significantly. In addition, economic, demographic, and social trends in the United States have led to growing interest in understanding attitudes, behaviors, and plans regarding retirement among middle-aged and older adults. However, there is currently little knowledge about minorities’ interests and expectations for retirement. This community-based participatory study addressed gaps in knowledge by asking a diverse sample of adults about their experiences and expectations for retirement. Data collection involved focus groups with Hispanics, Haitians, African Americans, and immigrants living in Miami-Dade County, Florida. The findings indicate that productive activity in later life was desired by participants across racial and ethnic groups, though higher income participants reported having greater opportunities for pursuing desired productive activities later in life. Implications for policy and services are discussed.

Keywords
productive aging, minorities, immigrants, retirement

As a result of recent economic, demographic, and social trends in the United States, there has been growing interest in individuals’ attitudes, behaviors, and plans surrounding retirement. Diversity among the older adult population is expected to increase significantly; however, there is little knowledge about minorities’ interests and expectations for retirement—especially among Hispanic, African Caribbean, and immigrant populations. Such knowledge is important, given that minorities have historically had different labor market experiences, family patterns, living arrangements (Lee, 2009), and health disparities (Hayward, Miles, Crimmins, & Yang, 2000), compared with non-Hispanic Whites. To increase our understandings of expectations and plans for retirement among adults reaching retirement age, this community-based participatory study involved focus groups with a diverse sample of adults living in Miami-Dade County, Florida.

Social and Economic Trends Surrounding Retirement
Much of the current interest in retirement trends has surrounded the experiences of Baby Boomers, a large cohort of Americans born between the years 1946 and 1964, reaching more than 77 million in 2011 (Colby & Ortman, 2014). Approximately, 10,000 Baby Boomers turn 65 every day since January 1, 2011 (Robison, Shugrue, Fortinsky, & Gruman, 2013). In addition to this cohort’s size, there are a number of social characteristics among Baby Boomers that differ from previous cohorts of retiring adults: They are more diverse, racially and ethnically (Colby & Ortman, 2014); they also tend to be wealthier, are less likely to be married, have fewer children (Robison et al., 2013); and they experience better physical health and have greater life expectancies (Maples & Abney, 2006).

Compared with prior cohorts, the Baby Boomer generation has a higher percentage of minorities (Colby & Ortman, 2014) and many are also foreign-born (Gassoumis, Wilber, Baker, & Torres-Gil, 2009; Villa, Wallace, Bagdasaryan, & Aranda, 2012). However, it is important to note that foreign-born adults
who were born between 1946 and 1964 may not have shared the same experiences that make the American-born Baby Boomers socially distinctive from other generations, such as the Civil Rights Movement, Vietnam War, and historical distrust of their parents’ generation (Pruchno, 2012). Economic, social, and health differences across various racial and ethnic groups may also translate to special needs for certain subpopulations of Baby Boomers as they transition to and live independently during their retirement years. For instance, Gassounis and colleagues (2009) reported that more than a third (37%) of Latino Baby Boomers living within the United States are non-citizens, and Latino Baby Boomers are less likely than their non-Latino counterparts to be English-proficient or to have attended college and are more likely to experience a disability or poverty. Lee (2009) reported that older minority women are less likely to have financial security than non-Hispanic White women during their retirement years. Helman, Greenwald, VanDerhei, and Copeland (2007) reported that even though African American and Hispanic workers are less likely than the American workforce overall to be financially prepared for retirement, they are just as likely to feel confident that they will live comfortably during their retirement years.

**Economic Trends Surrounding Retirement**

In addition to sociodemographic trends, recent economic trends in the United States have had an impact on retirement trends. The recent U.S. recession (2007-2009) had a significant impact on adults who were nearing retirement. During this time, the collapse in the housing and stock markets destroyed a significant amount of household wealth (Rosnick & Baker, 2009). As a result, the percentage of households “at risk” for having inadequate retirement income by age 65, jumped from 44% in 2007 to 51% in 2009 (VanDerhei, 2011), and many Americans reported being unable to retire at the traditional ages of 62 to 65 (Buttell, 2009). Research during this time period demonstrated that many adults nearing retirement reported concern about not having enough savings (Maples & Abney, 2006). In addition, a large majority reported a lack of confidence that they will have enough money to live comfortably throughout their retirement years and expected to rely on post-retirement employment to supplement their retirement income (Duska, 2013). Despite the challenges posed by the recession, Helman, Greenwald, Copeland, and VanDerhei (2015) reported that confidence among American workers about their financial security for retirement has started to bounce back following the recession.

**Expectations and Plans Surrounding Retirement**

Recent studies on retirement have primarily involved statistical analyses of large data sets (e.g., U.S. Census data, Health and Retirement Study data) to study actual economic and social behaviors and characteristics of those who are nearing or have entered retirement (Gassounis et al., 2009; Lee, 2009; Lusardi & Mitchell, 2007). Fewer studies have been conducted to understand the attitudes, expectations, and/or concerns toward aging and retirement. The Metlife Mature Market Institute (2012) reported that the three largest concerns about transitioning into retirement are financial security (18%), ability to stay productive (16%), and ability to provide for their long-term care needs or the needs of their spouse (13%). However, these studies did not highlight the specific concerns and expectations among minority populations.

Outside of economic reasons, there has also been an increased interest in remaining productive during retirement years. For instance, those approaching retirement often consider the role that volunteering may play in their life after leaving their full-time employment (Seaman, 2012). Also, maintaining paid employment in later life has become more common and it has been established that an increasing number of older African Americans and Hispanics will be in the paid labor force (AARP, 2009, 2011). Productive aging is a relatively newer concept and refers to the contributions that older adults can and do make to the larger society through activities that may include volunteerism, paid labor, or other unpaid activities including civic engagement (Achenbaum, 2009). However, there is currently a dearth of knowledge about minorities’ perceptions of productive aging. In their study on older Latinos, Hilton, Gonzalez, Saleh, Maitoza, and Anngela-Cole (2012) reported that financial well-being in later life and having security through employment, such as income and health benefits, were part of participants’ descriptions of “successful aging,” though “successful aging” and “productive aging” are typically considered to be different concepts (Achenbaum, 2009).

**Productivity and Successful Aging: Theoretical Framework**

According to Rowe and Kahn (1987, 1997), successful aging is influenced by three components: low risk of disease and disability, high cognitive and physical functioning, and being actively engaged with life. The last of these components relates very closely with retirement activities, because it includes productive activities. Rowe and Kahn (1997) recognized that such productive activities can involve a myriad of things that create value to the larger society and can be reimbursed (paid) or nonreimbursed (voluntary, unpaid). Productive activities can also involve formal activities, such as maintaining paid employment in the labor force or volunteering at a hospital, or informal activities, such as providing emotional or direct support to someone in the community who is ill. Drawing upon prior study findings, they also identified three predictors of productive aging: functional capacity, where adults with high cognitive and physical capacity
are more likely to be productive in later life; educational level, where those with higher levels of education demonstrate more sustained productive activities; and self-efficacy, where those who are more confident in their abilities in later life engage in more productive activities.

**Context of Current Study and Aims**

This study took place in Miami-Dade County, Florida, where about a half-million Baby Boomers reside (U.S. Census Bureau, 2015). This was a community-based participatory research (CBPR) study, where “community-based organizations play a direct role in the design and conduct of the research study” (Agency for Healthcare Research and Quality, 2003, para. 3). The study was initiated by the United Way of Miami-Dade County (herein referred to as United Way), which established an Older Adults Initiative Steering Committee, comprised of academics, professionals, and community members. The purpose of the Steering Committee was to help develop a policy and service agenda for older adults in Miami-Dade County. The United Way was specifically interested in addressing the future needs of older residents, and therefore decided to focus their attention on the needs and concerns of local adults who were approaching and/or transitioning into retirement age.

The Steering Committee became concerned about the extent to which existing research could be used to adequately engage in policy and service planning, given that Hispanics, African Caribbeans, and immigrants were underrepresented or excluded in retirement research. Miami-Dade County is comprised of almost 2.7 million people, where 15.1% of the population is 65 years old and older, 18.9% of residents identify as Black or African American, 66.2% identify as Hispanic or Latino, and more than half are foreign-born (U.S. Census Bureau, 2015). The local older adult population reflects this diversity. According to the Florida Department of Elder Affairs (DOEA; 2015), more than one in five residents of Miami-Dade County is age 60 or older, with 18.1% of adults in this age group identifying as Black or African American and 67.5% identifying as Hispanic. The DOE further reports that more than 40% of older adults have limited English proficiency, almost 30% are medically underserved, and more than a third are Medicaid eligible.

Given the lack of representation of local populations in retirement research, the Steering Committee ultimately decided to partner with local researchers to conduct a study on local adults who are transitioning into retirement. The study examined the attitudes, expectations, and concerns toward retirement among local adults between the ages of 1946 and 1958 (which the community partner identified as “older” Baby Boomers) and set out to address the following research questions.

**Research Question 1 (RQ1):** What are the experiences of adults in Miami-Dade County (including those who are Hispanic, Haitian, and foreign-born) as they transition into retirement?

**Research Question 2 (RQ2):** What are the concerns of this population as they make this transition?

**Study Method**

As a CBPR study, the United Way played a significant role in the design and implementation of the research. First, United Way partners drafted research questions that the lead researcher and author helped revise. Then, they expressed that they wanted to explore the research questions through focus groups, so they regularly met with the researcher to collectively plan the sample, and focus group guide and plans for implementation of these focus groups until a research design strategy was agreed upon. After the researcher obtained an institutional review board approval from Florida International University, the members of the United Way obtained certificates in training for research with human subjects as well as training from the researcher on data collection, and the community partners began recruiting participants with the support of their partnering agencies. All English and Spanish-language data were collected, translated (for Spanish), and analyzed by the researcher and/or United Way partners. The United Way decided to contract with a consulting firm for Kreyol-language focus group data. The CBPR design of the study made it possible to explore the topic of retirement among populations who are difficult to engage in research, including Spanish-speaking Hispanics, Kreyol-speaking Haitians, and immigrants.

**Recruiting Focus Group Participants**

Participants were eligible for the study if they were born between 1946 and 1958 (ages 55-68); spoke English, Spanish, or Kreyol; and were living in Miami-Dade at the time of the study. To reflect the diversity of the region, emphasis was placed on recruiting participants who were of Hispanic and Haitian ethnicities and focus groups were conducted in English, Spanish, or Haitian Kreyol. All recruitment, informed consent, and research materials were translated into Spanish and Kreyol languages. To assure quality in the translations, all Spanish-language materials underwent initial translation (English to Spanish) followed by translation back to English by a second translator, and Kreyol translations were conducted by a local professional consulting firm with expertise with Miami-Dade’s Haitian population.

To recruit focus group participants, local community agencies distributed informational flyers about the study to their clients. In addition, the project ran English, Spanish, and Kreyol-language radio and newspaper advertisements in media outlets that target local residents who speak the respective language. Participants self-selected for the study by calling the phone number provided by the flyer and/or advertisement.
Upon calling, a project team member who speaks the language of the potential participant explained the goals and methods of the study, determined their eligibility for the study through a series of screening questions, and scheduled the participant in a focus group according to their interest and eligibility to participate.

Data collection involved nine focus groups, which took place at Partnering Community Organizations between December 2013 and August 2014. Among the focus groups, there were five groups conducted in English (two with higher income earners, one with moderate-income earners, one with moderate- and low-income earners, and one with low-income earners); two groups conducted in Spanish (both with moderate- and low-income earners); and two groups conducted in Kreyol (one with low- and moderate-income earners and one with high-income earners). It is important to note that many of the participants were bilingual and selected a group based on the language in which they felt most comfortable participating. Based on the community-partners’ recommendations, groups were also separated based on income level so that higher income earners and low-income participants were in separate groups. They indicated that this may increase the comfort level among participants in sharing their experiences with financial planning, retirement opportunities, and other lifestyle decisions that may be affected by income.

Data Collection

After reading and signing a consent form to participate in the study, participants were asked to complete a demographic form, which was used to assess the overall characteristics of the study sample. When all participants completed the consenting process and demographic forms, they participated in a focus group that was facilitated by a member of the project who was fluent in the preferred language of the participants (English, Spanish, or Kreyol). The focus group sessions lasted between 60 and 75 min and were guided by a focus group protocol. At the end of each focus group, the participants were each offered a US$20 supermarket gift card as an honorarium.

Participants’ experiences and expectations for retirement were explored through more general questions and prompts, including “Looking ahead 5 to 10 years from now, what do you hope to be doing with your life?” and “Tell me about what you are currently doing or what you will be doing to prepare for the next 5 to 10 years.”

Analyzing the Focus Group Data

The audiotapes were transcribed, translated to English, and checked for accuracy. The project team entered the demographic information about participants in an SPSS file to generate frequencies for demographic characteristics. Using an interpretivist approach informed by grounded theory methods, the focus group data underwent a systematic process of coding and theme development (Corbin & Strauss, 2008; Strauss, 1987) using Atlas.ti, a qualitative data analysis software. First, two researchers (NR and JO) engaged in open coding of the transcripts by independently reviewing copies of the transcripts and unrestrictedly assigning words and phrases to segments of text that represented particular concepts. Using constant comparison, they engaged in an ongoing process of comparing codes with previous data to identify concepts that were similar and different across the transcripts. These activities resulted in a list of codes that changed during analysis as codes were added, altered, and deleted as needed. Then, the researchers engaged in axial coding, where codes were reviewed to determine their accuracy and creating larger, thematic categories from similar and related codes. Later in the analysis, these categories were used to create broader, thematic statements related to retirement. To increase the trustworthiness of the findings, the researchers assessed the data independently and held regular meetings where they identified minor discrepancies in their analyses. These discrepancies were resolved by discussing the codes, categories, and themes until an agreement was reached. Finally, the researchers presented the final categories and themes to the community partners, where minor discrepancies were resolved through discussion.

Study Findings

Overall, the study included 50 participants, with the overall sample reflecting the racial and ethnic diversity of Miami-Dade County. Two larger themes with corresponding subthemes emerged from the data. The first theme related to Redefining Retirement, where many participants reported that retirement is different for their generation than their parents’ generation because they are “different from their parents” both socially and economically. They also expressed that they are redefining retirement by expecting to work in the paid labor force after the traditional retirement ages of 62 and 65. The second larger theme related to their Expectations and Experiences for Transitioning Into Retirement, which involved discussions of continuing with planned work activities for higher income participants and unexpected and often unsatisfying employment statuses for lower income participants. Participants across focus groups reported an interest in volunteering. More detail on the sample and these thematic findings are described below.

Study Sample Characteristics

As indicated in Table 1, the focus group participants varied in race, ethnicity, and socioeconomic status. Out of the 50 participants, 80% were women and the majority identified as being Hispanic (40%) and/or Black/African American (44%). Forty-four percent indicated that they were born outside of the United States. The most common (44%) level of education completed by participants was a 4-year college degree. One in four had less than a high school education. At the time
of their focus group, almost two thirds (64%) of respondents indicated that they were working in paid labor activities, six (12%) indicated that they were retired, and another six (12%) indicated that disability left them unable to work.

Redefining Retirement

We are different from our parents. The term retirement was not defined for participants by members of the research team. Although focus group participants did not inherently provide definitions for “retirement,” they acknowledged that their experiences and expectations for retirement were different than that of their parents’ generation. Specifically, many reported that they perceived their parents as being “older” at retirement compared with the way Baby Boomers view themselves today. For instance, Valerie, a higher income, non-Hispanic White woman stated,

In my parents’ generation, a 60-year old grandmother was someone who wore a housedress and an apron, gray hair was pulled back in a bun and she’s been a homemaker her whole life and her job was to make cookies for the grandchildren. We are not that and we will never be that.

As a result, participants viewed themselves as having more energy and ambition than their parents did when they retired. They identified exiting the paid labor force as being more appropriate for someone much older than themselves and their vision of retirement involved the opportunity and interest in engaging in an active lifestyle during later life. For example, Elizabeth, a moderate-income, non-Hispanic White woman explained,

I do think that at our age we’re not so old, as maybe our parents were much older at our age. I think we’re more active, we do

Table 1. Demographics of Focus Group Participants.

| Characteristic                              | n  | %   |
|--------------------------------------------|----|-----|
| Total participants                         | 50 | 100 |
| Language of focus group                    |    |     |
| English                                    | 21 | 42  |
| Spanish                                    | 15 | 30  |
| Kreyol                                     | 14 | 28  |
| Gender                                     |    |     |
| Male                                       | 10 | 20  |
| Female                                     | 40 | 80  |
| Age                                        |    |     |
| Range                                      | 50-68 | 60.42 |
| Race                                       |    |     |
| American Indian/Alaska Native              | 1  | 2   |
| Black or African American                  | 22 | 44  |
| White                                      | 21 | 42  |
| No response                                | 6  | 12  |
| Ethnicity                                  |    |     |
| Hispanic or Latino                         | 20 | 40  |
| Haitian                                    | 14 | 28  |
| Immigration status                         |    |     |
| Foreign-born                               | 22 | 44  |
| Range of number of years living in United States, if foreign-born | 2-60 — |
| Average number of years living in United States, if foreign-born | 28.31 — |
| Marital status                             |    |     |
| Currently married                          | 21 | 42  |
| Widowed                                    | 5  | 10  |
| Divorced                                   | 11 | 22  |
| Separated                                  | 5  | 10  |
| Living with someone                        | 2  | 4   |
| Never married                              | 6  | 12  |
| Education                                  |    |     |
| Eighth grade or less                       | 8  | 15  |
| Some high school, no diploma               | 5  | 10  |
| High school graduate                       | 8  | 16  |
| Some college                               | 1  | 2   |
| 2-year college degree                      | 5  | 10  |
| 4-year college degree                      | 17 | 34  |
| Graduate or professional degree            | 4  | 8   |
| No response                                | 2  | 4   |
| Employment                                 |    |     |
| Total employed (part-time and full-time)   | 32 | 64  |
| Employed part-time                         | 4  | 8   |
| Unemployed, looking for work               | 4  | 8   |
| Homemaker                                  | 2  | 4   |
| Retired                                    | 6  | 12  |
| Disabled                                   | 6  | 12  |
| Housing                                    |    |     |
| Owned, with mortgage                       | 15 | 30  |
| Owned, without mortgage                    | 5  | 10  |
| Renting                                    | 12 | 46  |

Table 1. (continued)

| Characteristic                              | n  | %   |
|--------------------------------------------|----|-----|
| Not owned, not paying rent                 | 1  | 2   |
| No response                                | 6  | 12  |
| Incomea                                    |    |     |
| Less than US$10,000                        | 9  | 18  |
| US$10,000-US$19,999                        | 8  | 16  |
| US$20,000-US$34,999                        | 7  | 14  |
| US$35,000-US$49,999                        | 4  | 8   |
| US$50,000-US$74,999                        | 0  | 0   |
| US$75,000-US$99,999                        | 5  | 10  |
| US$100,000 or more                         | 11 | 22  |
| No response                                | 5  | 10  |

*aFor the purposes of this study, focus group participants with incomes of less than US$20,000 were considered to have “low-income,” participants with incomes between US$20,000 and US$74,000 were considered to have “moderate income,” and participants with incomes of US$75,000 per year or more were considered to have “high income.”*
more things, and we’re interested in more diverse things. But if I saw something interesting I might say “Gee, I’d like to try that.”

Participants also indicated that it was “easier” for their parents’ generation to retire, which is why more of their parents’ exited the paid workforce at traditional retirement ages than those from their own generation. One reason provided for this is that the recent recession made it more difficult for those who are currently ready to retire. They also believed that there were more policies, programs, and education available to their parents’ generation that helped them transition into retirement, which is unlike their experience today. One example of this came from Daniel, a low/moderate-income Haitian man:

I see that [retirement] was easier for [our parents] in the sense that the economy wasn’t as bad. It was easier for them to save. When retiring, a lot of them had already finished paying their mortgages. They built houses in Haiti. They have a pied-a-terre.

**Work as long as you can.** Although participants felt that it was easier for their parents’ generation to retire than their own, most reported that they welcomed the opportunity to continue working during later life for as long as they were physically and mentally healthy enough to engage in productive activities. There was a general sentiment across focus groups that spending retirement years engaged in mostly leisurely activities would be unsatisfying. For some, this meant prolonging retirement or not retiring at all; many participants advised that their peers and future generations should continue working in paid employment as long as it was possible. For instance, Beatrice, a low/moderate-income Haitian woman stated, “As long as I’m healthy, I would like to work as long/late as I can.” Similarly, Louise, a low-income African American woman explained, “That’s why I would tell anybody that’s working, young, older people, work long as you can.” It is important to note that in response to Louise’s statement, all the other focus group participants nodded and verbally reported their agreement.

Within the two Haitian focus groups, there was specific discussion regarding how working later in life is very important for maintaining good mental health as people age. One example of this can be seen through Gregory, a low/moderate-income Haitian man:

I don’t see myself retiring anytime soon. For me, work is like a therapy that prevents aging. For example, some people start their retirement, they got depressed and they fall on, they let go. However, a few examples in my environment that some people that are 75 years old and they continue working as head of their organizations. They functioned like they were in their 50s. The stress is less on them because they are working.

This focus on mental health was not discussed in other focus groups, where the discussion on declining health focused mainly on physical health.

Although working later in life is what most participants thought would be satisfying, there was an acknowledgment by several participants that retirement should be individualized to meet individuals’ needs and that there may be some people who would like to exit the paid labor force at more traditional retirement ages. Essentially, there was lack of consensus on what an “ideal” age for exiting the paid labor force should be. Maria, a higher income Hispanic woman explained, “I think a lot of people would [retire] for their own needs, some people may continue to work because that’s what works for them and keeps them alive and keeps them thriving. Other people may choose not to.”

**Expectations and Experiences for Transitioning Into Retirement**

**Continuing to work how I want.** Although the interest in working during retirement years was reported by participants across racial and ethnic groups in the study, the type of work experience they expect differed among income groups. Although higher income earners did not report plans to leave the paid labor force altogether, they often expressed intentions to change the context under which they work. For example, some higher income participants were interested in repurposing their skills into new employment opportunities or interests. For instance, Joan, a higher income non-Hispanic White woman stated, “I’m feeling very restless. I’m ready to go onto the next thing. What do they say? Reinvent, restart, repurpose. I’m anxious to do that.” Similarly, Robert, a higher income African American man reported that he wanted to retire from his government position earlier than what is traditional and transfer his skills to work for an advocacy nonprofit organization. He explained,

I see myself as retiring earlier, meaning I’ll be about 57 [or] 58, because I want to do some other stuff. I want to have maybe a little bit more fun now . . . I can still be productive in my 50s.

In other cases, higher income earning participants desired to continue working in their current position during later life, but defined “retirement” as working fewer hours per day or fewer days per week. As Maria, a higher income Hispanic woman stated, “I’m going to be doing what I’m doing right now. Except instead of working 13-14 hours a day, I might just work 8 . . . I’ll take is slower, working 8 hours Monday through Friday.” There was also the case of Valerie, a higher income non-Hispanic White woman, who wanted to both change the focus and reduce the hours in which she worked:

I’m looking forward to two things: to redirect my activities to some of my other interests and to change the pace. I work 10-12 hours routinely, and I have for years. So, to work 5-6 hours a day would be nice.

**Not the retirement I chose.** Unlike higher income participants, low- and moderate-income participants in the study
reported that they experienced a number of barriers to pursuing the activities they wanted to engage in during their retirement years. For many participants (similar to those with higher incomes), they wanted to continue with their paid employment activities in later life, but work fewer hours or days during the week. However, given financial constraints, they were unable to do so and continued to work full-time, despite their interests. For some, this was due to the recent economic trends, such as Estelle, a moderate-income non-Hispanic White woman:

I worked all my life . . . When my husband [was affected by the bad economy] and everything go delete . . . I tried to help him so I worked three more jobs to just pay loan whatever we have and I got sick and get in the hospital so they find something in my spine I can’t stay on my feet long time. So, my retirement is not like I choose. Because if they give me disability I cannot stay home doing nothing . . . I get depressed.

For those who worked more than they desired for financial reasons, some never left their full-time jobs out of concern that they did not have enough money to retire. Others reported that they previously retired and left their full-time positions, but for financial reasons they decided to return to paid employment on a part-time or full-time basis to supplement other retirement income sources. Jean, a low/moderate-income Haitian man, felt that this was a common experience in his community:

In ten to fifteen years, will the money I am making now permit me to retire? I look at people around me, the generation before me, they almost cannot retire. They all do a part-time job even when they turn 68 or 69 years old. This is something that makes me think a lot. When I go to a supermarket, I see people who over 70 years old that are obligated to work because the social security income is not enough for their everyday lives. They utilized their 401K seven years ago and they must work for a minimum wage of another ten years yet.

On the other end of the spectrum, there were participants who reported that they wanted to continue working in paid labor activities, but were forced to exit the workforce due to the onset of a chronic condition, either their own or that of a family member. Rather than making future plans for retirement, these participants reported that declining health and/or the recent downturn in the economy had already affected their decisions about retirement. In the case of John, a moderate-income non-Hispanic White man, the onset of a chronic condition caused him to lose his career and he lamented about filling up his retirement years with part-time work that he found unfulfilling:

I work part-time. I’m a hair stylist. My situation has changed. When I got sick a lot of my customers ran, you know . . . I worked in a nursing home. In the past five years when things slowed up I worked at the theaters. I worked at the Miami arena doing usher work. I took low-paying jobs, many of them. I worked as a school crossing guard. This was all to supplement my income.

In such cases, women were more likely to report that they left the paid labor force to provide care for a loved one, such as Helen, a low-income African American woman:

I didn’t choose to retire, I had to. My husband was sick . . . He got sick and had to have a leg amputated. I had to stop [working] because [husband’s name] was 61 when he had to retire. His insurance wouldn’t do anything for him, because that’s how it was. So I had to stop. He couldn’t get a nurse or nothing so I had to stop working to take care of him . . . Then by the time he died . . . my health went bad, so I couldn’t do anything.

Marisol, a moderate-income Hispanic woman reported a similar experience:

I thought I would retire at 62 but unfortunately my husband got sick and I spent time caring for him and then he died and then I was 62 when he passed and I wanted to retire but had no advice. Maybe if it had not happened I would have continued to work, I am a very active person but I worried about not being able to have enough income to have a comfortable retirement. I cannot complain, I have retirement money and I have my insurance that I think this is most important because anything can happen to us at this age and I have happiness, thank God. (Marisol, moderate income earner, Hispanic)

In the cases of individuals who felt that they were under-employed or were interested in securing paid employment, low- and moderate-income participants felt that there were limited opportunities for work. As Leila, a low/moderate-income Haitian woman summed, “Everyone here is looking for work.” Unlike the higher income participants, who felt as if their many years of experience and good health would provide many opportunities for fulfilling paid employment later in life, low- and moderate-income participants reported that their age and health statuses were barriers. Sandra, a low/moderate-income Haitian women reported a common sentiment that older people may be overlooked by employers, who would want younger workers with better health:

Well, at that age, you won’t be able to do the same kind of jobs. Sometimes you may want to do the job, but a younger person comes and they give it to him. They always prefer the young. Because, for example myself, at my age, I’m not in the best of health, my eyes aren’t working the way they should. Even if you go job-hunting, the odds aren’t in your favor. It’s hard.

Helen, a low-income African American woman shared this frustration: “They’re not accepting older people. They want younger people so they can advance with the job and stuff. They don’t want no older people.”

Productivity Through Volunteerism

In addition to maintaining productivity through paid work activities, participants across focus groups expressed interest in remaining productive through volunteer opportunities.
Most participants who reported an interest in volunteering believed that their church would provide opportunities for remaining productive, such as Lourdes, a low-income Hispanic woman, who said,

“I would like to volunteer for something, a home, something to help people like my same age, or a church, collaborate with something. I am very active and come from a very active family. I do not like sitting around.”

Similarly, Anabelle, a low/moderate-income Haitian woman stated, “Personally, I’d like to concentrate on church activities. After retiring, I’d like to give the church all my time.”

Many reported that volunteer opportunities were attractive because they would allow the participant to explore interests that they had been putting off during their busy years of full-time employment. For instance, Maria, a higher income Hispanic woman, developed a personal interest in helping others that she would have time to pursue during retirement: “One of my interests, not all of them, obviously I’m interested in ALS [amyotrophic lateral sclerosis] which I learned dealing with my mom and all the short comings of being the caretaker for an elderly parent.” Stephanie, a higher income African American woman, reported that volunteerism was one way of attaining the items on her “bucket list”:

My concept of retirement is that at some point I’ll leave paid employment, but I’ll be able to do whatever I want to do on my terms on my schedule. Maybe it is go to school, maybe it is to volunteer. I guess I have my little semi-bucket list of things I want to do, travel. I’ve got those kinds of things on my plate so 5-10 years from now, I hope that I will have crossed off a few things on my bucket list that I’ll still be in possession of my faculties and I can continue to go down that bucket list.

Discussion

Historically, the term retirement referred to the active withdrawal from the paid labor force. Previous research on adults who are nearing or entering retirement suggest that this concept of retirement has changed over time and that retirement is now a general stage of later life where productive activities, including paid employment and volunteering, do not cease, but continue. Sometimes, they continue with a new context or to a lesser extent. However, most of the research about expectations and experiences surrounding retirement has focused on non-Hispanic Whites. The current study adds to the literature by reporting the expectations and experiences of a diverse sample of adults nearing or entering retirement, mostly Hispanic, Haitian, African American, and immigrant adults. The findings from this study align with prior research, in that adults from a variety of racial and ethnic minority groups reported interests in remaining productive later in life and viewed retirement as involving paid and/or unpaid productive activities. However, the findings should be interpreted with caution, as the study was conducted in Miami-Dade County and may not be as relevant for other minority or immigrant communities.

The main implication of this study is that the concept of productive aging is important to adults from a variety of racial and ethnic groups. However, the study findings also demonstrate that adults with lower socioeconomic statuses and compromised health, which disproportionately affects older minorities (Gassoumis et al., 2009; Hayward et al., 2000; Lee, 2009), may place constraints on productive aging. This suggests that policies and services should support activities that increase older adults’ capacity to create goods and provide services, such as paid employment or unpaid volunteering (Wheeler & Giunta, 2009).

An Agenda for Promoting Productive Aging for Minorities

Although older adults across racial/ethnic groups, income levels, and immigration statuses reported that they valued the continuation of employment activities and volunteerism later in life, existing research also demonstrates that they experience a number of benefits when they continue to work or volunteer. Hinterlong, Morrow-Howell, and Rozario (2007) found that productive activity later in life is associated with better self-rated health and less functional impairment among White and African American older adults. Volunteering in later life is also associated with positive health outcomes for older minorities (Fried et al., 2004; Tan et al., 2009). Despite the potential benefits of productive aging for society, institutions are not prepared to support and accommodate an aging workforce (van Dalen, Henkens, & Wang, 2015). Hinterlong and colleagues (2007) have suggested a “reinvention” of employment through public and private policies that offer older adults the option of pursuing productive activities that help them stay fully employed or transition into retirement (p. 155). Such changes may include employers offering prorated fringe benefits to part-time older workers or creating incentives for late-life employment through changes to Medicare, the Social Security Act, and the Earned Income Tax Credit.

One way to support productive aging for older minorities is through programs and policies that help them prepare for and respond to disability and chronic illnesses. In this study, most participants who had left the paid labor force reported that they did so in response to the onset of a chronic condition—their own or their spouses’. This aligns with prior research that has linked the experience of chronic conditions or health decline in general with a reduction or ceasing of labor force participation in later life (Jason, Carr, Washington, Hilliard, & Mingo, 2015; Koolhaas, van der Klink, de Boer, Groothoff, & Brouwer, 2013). This may have larger implications for minority populations, which are more likely to develop a chronic condition than non-Hispanic Whites (Dunlop, Song, Manheim, Daviglus, & Chang, 2007). In addition, the link between socioeconomic status and the
onset of a chronic condition (Hayward et al., 2000) suggests that those who are the most financially vulnerable are at the greatest risk of prematurely (and involuntarily) exiting the paid labor force. However, resilience among workers with chronic conditions has been linked with longevity in paid workforce activity (Jason et al., 2015). Therefore, public and private initiatives that educate workers on how to self-manage chronic conditions may be beneficial in retaining older workers, especially older minorities. For a variety of chronic health conditions, health self-management programs have been successful at educating minority populations about how to self-manage health (Lorig, Ritter, & González, 2003). Occupational therapists may be particularly helpful in assisting older workers in adapting work activities and environments to better support and accommodate their chronic conditions in the workplace and allow them to remain employed (Hammond, 2004).

Another way to promote productive aging is to target minority populations in programs that better prepare them for new volunteer and paid labor activities later in life. According to the successful aging model posed by Rowe and Kahn (1997), self-efficacy is a predictor of engagement in productive aging activities in later life. As a result, older adults who have retired from their careers and are interested in pursuing new paid labor or unpaid volunteer activities may need education and training to make such opportunities more accessible. In this study, higher income participants reported confidence in translating their existing skills into new employment and volunteer opportunities and had specific plans to pursue such interests. In addition, many low-income participants who have already retired reported an interest in pursuing paid labor activities but lacked confidence in accessing work opportunities and therefore, stopped pursuing employment. Hence, offering training that may help them make easier transitions into productive activities during retirement may increase productive aging—and therefore successful aging, according to Rowe and Kahn (1987, 1997)—for older adults across income and education levels. For some older adults, this may involve training on starting a new business, given current findings about interest in entrepreneurship and consulting. Indeed, entrepreneurship among older adults has grown significantly in recent years and has been found to be a viable option for those who voluntarily leave their current position and those who were involuntarily retired from the paid labor force (Isele & Rogoff, 2014). However, such training may not be feasible or of interest to many older adults. In addition to career training opportunities, efforts to link older adults with employment opportunities during retirement may be particularly helpful in promoting their employment.

Finally, the current findings echo previous findings on minorities’ interests in volunteerism in later life and greater effort should be dedicated to engaging them into formal volunteer activities. Many participants viewed volunteerism as something that they were interested in, in addition to paid labor force opportunities, rather than in replacement of them. This is positive, given findings that multiple productive activities in later life are associated with greater health outcomes, rather than working or volunteering alone (Hinterlong et al., 2007). Unfortunately, nonprofit institutions are often unprepared to recruit and retain older volunteers for meaningful roles (Endres & Holmes, 2007). Developing institutional support for older minorities to volunteer may include administrative support (Narushima, 2005), flexibility in the types of tasks or schedules for volunteerism (Tang, Morrow-Howell, & Hong, 2009), and choice in volunteer activities (Epstein & Boisvert, 2006); any of these may lead to success in tapping into the resources, skills, and knowledge that older volunteers have to offer. Also, participants’ interest in volunteering for churches suggests that community-based strategies for increasing volunteerism among older adults involve mining faith-based opportunities for civic engagement.

**Limitations and Future Research**

This study contributes to the existing research on retirement by presenting the perspectives of a diverse set of adults who are nearing or entering retirement regarding their expectations and experiences with retirement. The CBPR design of the study allowed the researchers to examine the perspectives of populations that have not been heavily studied in prior research on retirement expectations, including Hispanics, Haitians, and immigrants. However, the sample size and composition (mostly women) does not allow for generalizing the findings. Also, the study was conducted in Miami-Dade County, Florida, which is a minority-majority metropolitan area with a large immigrant population and the majority of local Hispanics are of Cuban descent. Therefore, the experience of minorities in this study may be different than those in other regions. Finally, the composition of the sample was planned to reflect the diverse population of Miami-Dade County and therefore included individuals from a variety of racial and ethnic backgrounds. Therefore, generalizations about any individual racial or ethnic group that was represented in this study cannot be made.

Nonetheless, this study initiates a dialogue on minorities’ expectations for productive aging and provides a starting point for future work. Most notably, future studies should further examine how minorities define and view productive aging. Interventions that aim to support older minorities as they remain in the paid labor force when they want to should be developed and tested. Special attention should be given to policies and programs that help older adults return to the paid labor force for those who involuntarily retired or those who have voluntarily retired, but have changed their minds. Given that this study revealed, across racial and ethnic group, an interest in productive aging, there may be merit in examining how programs that demonstrate success with non-Hispanic Whites may be redesigned to be culturally appropriate for minority Baby Boomers and older adults.
Conclusion

Baby Boomers are redefining retirement—abandoning the concept of late life as a time for leisure and embracing productivity in later life. Both the paid labor force and volunteer industry may gain from this cultural shift by utilizing the human capital of older adults in meaningful ways, especially in communities with racial and ethnic diversity. However, policies and institutions do not appear prepared to engage older adults in active roles that may be mutually beneficial. More research, policies, and practices are needed to adequately recruit and retain older adults for employment and volunteer roles so they may continue being productive and potentially healthier throughout their life course.

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Notes

1. For the purposes of this study, focus group participants with incomes of less than US$20,000 were considered to have “low-income,” participants with incomes between US$20,000 and US$74,000 were considered to have “moderate income,” and participants with incomes of US$75,000 per year or more were considered to have “high income.” Data on participant income levels are provided in Table 1.

2. All the participants’ names have been changed to pseudonyms.

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