

Experiencing Lifelong Learning after Retirement: Exploring Learning Needs of Retirees

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Abstract: *This paper focus on exploring the learning needs of retirees in lifelong learning programs after retirement. We uses focus groups interviews, visit 19 retirees who had been retired 5-10 years. In interviews, we discuss about 3 major topic, such as: why do retirees need to learn? What contents do retirees want to lean? What kinds of learning style do retirees prefer? According to the research, from the perspective of active aging, the learning need for later life can be investigated from the dimensions of “health”, “security”, and “participation”. From the data of this study we found that the older adults believed that the ideal living condition for later life was being able to maintain a healthy lifestyle, security of retirement life, and social interactive participation.*

Keywords: *lifelong learning, learning needs, retiree*

1. INTRODUCTION

Aging population has become an irreversible global trend in the 21th century. The population of ages 65 and above in Taiwan had reached 10.97% in July, 2014 (Ministry of the Interior, 2014), leading to an aging society. Due to the development of medicine and technology, the longevity of the human race will continue to extend. In Taiwan, the average age is 76 years of the male old and 83 years old of the female (Ministry of the Interior, 2014). Formerly, we viewed people over 65 years old as “elderly”; nowadays however, 65-year-olds are “young seniors” who had just retired with mobility and are entering into their second life. The baby boomers had entered into the retirement stage since the year of 2011. Because of the advancement in medicine, they can still maintain a vital and healthy body and have an extended lifespan. Moreover, the life style of baby boomers has also changed rapidly as technology and the Internet became popular.

In the past, we believed that learning was simply a privilege belonged to youth and that older adults had lost their learning ability, thus neglecting their learning. This concept has gradually been eliminated, but the contention of older adults possessing the ability to learn had been widely accepted (Moon, 2011; Peterson, 1983; Wolf, 1998; Williamson, 2000).

The older adult education in Taiwan has gradually been taken more seriously by the general public after the Ministry of Education had actively promoted the policy of establishing “Active ageing Learning Centers” and had provided convenient and diverse learning environments for older adults. However, the majority of the programs of the senior learning centers focus mainly on the types of leisure or recreation (Wei, Hu, & Chen, 2012), indicating that current course contents are planned based on what the older adults “want,” not what they “need”(Wei, Chen, & Lee, 2014). From the perspective of active aging, the goal of older adult education should be to provide older adults with the knowledge and the skills related to active older life, physical health, and safety, all of which are what older adults “need” to learn. Active aging still remains a concept but is not the foundation of current curricula for older adult learning. In this study, we explored the “learning need” of older adults from the perspective of active aging as the planning foundation of the program.

2. LITERATURE REVIEW

2.1. Prepare for Retirement

According to the Ministry of Labor (2012), the survey on the living and employment conditions of workers revealed that the highest percentage of workers' planned retirement ages were 60 years old (35.4%), 61 years old and above (34.5%); followed by 55 years old (15.8%), estimating an average retirement age of 59.6. However, with the extending lifespan, the earlier workers retire, the longer later life they would have. Therefore, the way to assist senior workers to plan and prepare for an enriched and meaningful retirement life has become an important issue.

How exactly can the older adults be assisted to maintain a perfect later life? What is the range of preparation for retirement? The previous study indicated that the problems of older adults included health, the psyche, social adaption, finance, and leisure (Chung, 1998); another research advocated that the preparation for seniors contained resources for finance, health, and social supporting (Puride & Lewis, 2003). Leung and Earl (2012) suggested that the individuals' retirement resources were related to the comfort and security of retirement life; and these resources included physiological, financial, social, emotional, and cognitive resources. In summary, the major problems of older adults are issues related to aging, such as psychological and psychological adjustment, financial security, and interpersonal social interaction, all of which become the normative learning need for older adults.

2.2. Retirement Preparation Planning

The contents of education of retirement life planning generally focus on the ordinary demand especially designed for the middle-class male. The comprehensive conclusion of domestic and foreign research on the pre-retirement planning educational institutes revealed nine important topics of retirement life planning education: financial management, physical health, mental health, legal knowledge, re-employment, home arrangement, entertainment, religion, and social services (Hsieh, 2002). The policy of retirement education in Taiwan targeted mainly the government personnel, but there is not much related research available. Taipei Teacher Training Center conducted a "Retirement Life Planning Workshop" in 1993, focusing on leisure activities, lifelong learning, and community service. Most of the cooperatively managed units of the workshop were practice units such as the National Teachers' Association, the official County Human Development Center, the County Municipal Government, Voluntary Service Association (or center), and civil agencies. The projects were titled as "Retirement Life Planning Workshop", and "Pre-Retirement Planning Workshop," etc. Apparently, most of the retirement programs in Taiwan are designed for civil servants. Other professionals, community citizens, and even housewives, are also the target of older age preparation, but none of the programs are designed for them (Wei, 2014).

3. METHOD

3.1. Participants

Focus group discussion was conducted in this study to construct the senior life preparation plan based on the experiences of the retirees and the seniors over 65 years old. The members of the groups represented different professionals such as civil servants, teachers, financiers, the military and police, and service industry, housewives etc, who had retired for 5-10 years.

3.2. Research Procedure

There were two qualitative "focus group discussion" sessions with a total of 26 participants. The execution is as follows:

3.2.1. Discussion Outline Elaboration

According to the purpose of this study and the analysis from previous literature, the discussion outlines were elaborated. The topics of the two sessions were: "What is the ideal later life in your mind?" and "What is important to you when preparing for your later life?"

3.2.2. Conducting Discussion

The two 2-hour focus group discussion sessions were held respectively at 10:00AM and 2:00PM on Mar 19, 2014 at National Chung Cheng University Aging and Education Research Center with a total of 26 participants.

3.3. Data collection and analysis

After the discussion sessions, the assistants of the team typed the verbatim transcription, coding, and analysis. The coding put the different transcription contents into suitable topic outlines according to the literature. The coding of the participants was formed by 3 codes representing “gender-number-session”, i.e. “F-1-Morning,” representing the female who attended the first session. In respect to research validity, the team collected, analyzed, and verified the data through division of labor. In the process of data analysis, the Principal Investigator and two Ph.D. student assistants constantly discussed and verified the data analysis, coding, and interpreting, in hopes of presenting the data accurately and increasing the qualitative research validity through triangulation.

4. RESULT

4.1. The Demand for Health

4.1.1. Gaining Knowledge Related to Chronic Illnesses

Chronic illness is the most bothersome illness of elderly diseases; therefore, it is a crucial course of retirement preparation planning for the older adults to prevent chronic illness or to maintain physical health after suffering from any chronic illnesses. For example, there was a participant who said:

We really need to take care of our body. If you are about to retire or start a business, you need to do a health exam because you have been laboring for decades; many organs in your body are getting old (M-7-Afternoon).

We must learn to know how to do health management by ourselves in order to prevent chronic illness (M-1-Morning)

4.1.2. Learning to Maintain a Regulated Lifestyle

The lifestyle changes significantly after retirement. The regularized working lifestyle that was established before retirement could easily become a lax and lazy lifestyle if there were no arrangements for retirement life, thus resulting in becoming negatively influenced psychologically and physiologically. Therefore, there is a desire to maintain a regulated lifestyle after retirement. For example, the respondents said:

The most important thing is to build up regularity after retirement. Every single day must be regularized (M-8-Afternoon)

Every working day was very routine. You needed to be ready for work after waking up..., but after retirement, somehow you would want to relax a little bit, then you keep sleeping late, resulting in an irregular lifestyle (M-7-Afternoon)

4.2. Security of Retirement Life

4.2.1. Pensions and Retirement Financial Planning To Secure the Later Life

The financial foundation must be consolidated for the enriched second life to be fulfilled (Chung, 1998; Leung & Earl, 2012). Therefore, the concept and knowledge of financial planning and savings should be acquired before retirement in order to manage the pension properly and prepare for the financial need for retirement life. One participant said:

If you are planning to retire, the first question I would ask is, “How do you withdraw your pension? A one-time with drawal of everything or what?”...Actually, the question should be whether your pension is enough or not (F-2-Morning).

It’s undignified for us to ask our children or friends for money. We must learn to manage our pensions and develop the propensity to save (F-8-Afternoon)

4.2.2. Learn the Common Sense of Fraud

Due to the crimes of fraud emerging endlessly, the older adults concerned about the security of their savings. Therefore, they would want to learn how to prevent fraud and protect their security. For instance, one of the participants said:

There are many fake phone calls as well as a lot of news regarding victims losing all of their savings by fraud, so I am afraid of becoming one of the victims too. It would be great if someone could teach us how to judge whether it is a fraud or not (M-1-Morning).

We often hear about the news about elders are defraud by fake phone calls. It's important issue for us to learn how to prevent frauds (F-4- Morning).

4.3. Maintain Social Participation

4.3.1. Maintain Interpersonal and Social Interaction

From the discussion, we found that the participants considered a pleasant and enriched retirement life as not always staying home but stepping outside to continue to contact people and interact with the community. For example:

I began to make an effort to make friends in the community after someone took me there. I feel much happier being with everybody than being at home alone (F-5-Morning)

It's important for us to maintain and increase our interpersonal relationship, keep in touch with this society, and it's an important way to decrease the aloneness when we retired (M-9-Afternoon).

4.3.2. Learn To Use Technological Products Participate In Social Activities through the Internet

With the development of advanced technology, our daily life is glutted with new types of technological products such as computers, smart phones, and devices to use the Internet, etc. Learning how to manipulate these devices can help older adults to adapt to the era of computers. The social platforms on the Internet are also increasing and becoming an important social connection today. For example, there was a participant who said:

For most of us from the '50s, we don't know how to use the computers and don't use it in our daily life. But after we learned how to use it, we started using Facebook like everyone else, and we even chat online (F-11-Afternoon) .

It's the computer generation now, the smart phone are more and more popular. Although we are accustomed to the traditional mobile phone, we want to learn to use the smart phone which is an important communication channels with young people (M-9-Afternoon).

4.3.3. Satisfy the Desire of Contribution

Participation in volunteer service can help older adults manifesting the meaning and value of the later life, and reach successful aging (Lin, 2006). From the discussion, we discovered that some participants were trained in volunteer service and then volunteered in their own community. It was not only to maintain their social interaction and interpersonal communication, but also to enrich their life and enhance their daily living. Therefore, it is important to include these two elements in the preparation planning program for older life: promoting the retirees to continually contribute their abilities and training the retirees in the knowledge and skills of volunteer service.

I am not doing anything in particular. I put all my efforts in the community and simply volunteer (F-5-Morning).

I am already retired and free now. So I am with these old folks, looking for any volunteering opportunities and happily spending our time together (F-3-Morning).

5. CONCLUSION

The main purpose of this study was to understand the learning needs of the older retirees as the foundation of design for the retirement preparation planning program. According to the findings of this study, after retirement, the older adults faced the challenges of a change in lifestyles, reduced incomes, and a decrease of interpersonal networks, all of which had led them to learn to adjust to the retirement life. Therefore, to keep their regular lifestyle, maintain their physiological and psychological health, secure their financial independence, and continue their participation in social activities can help the older adults to adapt to their retirement life, thus avoiding depression due to retirement and negative self image of aging. This is the ideal retirement life.

Furthermore, the social roles and lifestyles of the older adults change a lot after retirement. Through participating in learning activities, the participants expect to acquire the up-to-date knowledge to face the rapid changes of aging, obtain opportunities and connections to maintain their social and interpersonal interaction, and carry out periodic tasks in this stage of life. The courses regarding pension planning, health, new knowledge of technological devices, and volunteer training, are the most interesting and demanding subjects for the older adults.

In summary, the intention of retirement preparation planning programs is to assist the older adults to prepare for the retirement life in advance so that they can obtain the ideal retirement life. Therefore, the main goal of the program is to help the retirees to maintain a regulated lifestyle, physical and mental health, financial independence, and social participation. The current learning activities related to older adults are mainly focused on leisure and artistry courses. However, according to the findings of this study, the priority of learning needs of the retirees is the planning of pension, financial independence, and the decrease in the impact of reduced incomes. Secondly, in the aspect of health, the retirement preparation program should emphasize the knowledge of prevention and care of chronic diseases, and regularization of lifestyles to maintain physical and mental health. The older adults also expressed the desire of learning about technological devices such as smart phones and social platforms of the Internet to keep them up-to-date with the times and to expand their interpersonal networks. In addition, the volunteer training is also a crucial course of retirement preparation planning program. Through volunteer service, the older adults could keep their social interactions and share their abilities. We believe that these contents should be the necessary normative courses to facilitate successful aging. We, therefore, suggest the use of these courses as a starting point to design the retirement preparation planning program in the future.

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