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Leisure Sports Engagement in Later Life: Role of Financial Conditions in Shaping Health Concern, Participation Constraints, Satisfaction, and Continuance Intention

Mun-Gyu Jun[1], Chulhwan Choi[2]

AFFILIATIONS

[1]Taegu Science University, Department of Professional Sports Coaching, Daegu, Republic of Korea
[2]Gachon University, Department of Physical Education, Seongnam-si, Gyeonggi-do, Republic of Korea

CORRESPONDENCE

C. Choi, Gachon University, Department of Physical Education,, 1342, Seongnam-daero, Sujeong-gu, Seongnam-si, Gyeonggi-do, Republic of Korea 13120, Korea, *chulhwanchoi@gachon.ac.kr*

Abstract

Given the rapidly aging Korean society and the growing healthcare burden associated with demographic change, understanding socioeconomic disparities in later-life physical activity participation has become increasingly important for both public health and social policy. The purpose of this study was to test whether income-based differences exist in health concern, multidimensional participation constraints, participation satisfaction, and continuance intention among Korean older adults engaged in leisure sports. Data were collected from 311 older adults who regularly engaged in leisure sports, using validated scales (health concern, participation constraints, satisfaction, and continuance intention) from prior research. Significant differences were found in cost, social, and time constraints: low-income older adults reported greater financial barriers and social limitations, while low- and middle-income groups experienced more time constraints than the high-income group. No significant differences emerged for health concerns, health-related constraints, satisfaction, or intention to continue participation. The results underscore that, while leisure sports in later life are tied to consumer culture, they are also vital in health promotion and social connectedness. Policies ensuring minimum access to leisure sports for all older adults, regardless of income, are recommended.

Keywords: *active aging, socioeconomic inequality, recreational engagement, structural barriers, quality of life, behavioral persistence*

Introduction

Republic of Korea is undergoing the fastest pace of population aging among OECD countries (Jun & Choi, 2024), with individuals aged ≥65 years accounting for 18.4% of the total population in 2023, classifying the nation as an aged society. By 2070, this proportion is projected to increase to 46.4% (Stalling, Albrecht, Foettinger, Recke, & Bammann, 2022; Statistics Korea, 2023). The rapid aging process brings about physical and psychological health issues, reduced social roles, and loss of income for older adults and increases national welfare expenditures, including dependency ratios and medical costs, imposing significant economic pressure on society (Imam, 2013; Watts & Netuveli, 2022). Thus, designing effective strategies to enhance vitality and improve the quality of life of older adults is an urgent priority (Marzo et al., 2023).

Within this context, leisure sports activities are increasingly being recognized as a vital means of promoting quality of life in later years (Carney & Walker, 2019). Leisure sports

provide multifaceted benefits such as maintaining and improving health, fostering a sense of achievement and satisfaction, enhancing self-confidence, and facilitating interpersonal relationships (Annear, Cushman, & Gidlow, 2009; Taskiran & Gurbuz, 2021), effectively addressing the complex challenges of aging. Nevertheless, despite increasing life expectancy, many older adults in Korea face serious financial instability after retirement, with poverty rate of 40.4% in older adults in 2023, highlighting a pressing social issue that threatens the basic livelihoods and health rights of this demographic (OECD, 2023). Financial vulnerability functions as a direct barrier to participation in physical activities essential for healthy aging (Watts & Netuveli, 2022). Although financial stability is necessary to sustain health-promoting activities, financial hardship prevents participation and creates a vicious cycle (Gennetian & Shafir, 2015).

Theoretical background

Health interest refers to the degree to which individuals are committed to maintaining and improving their health (Newsom, McFarland, Kaplan, Huguet, & Zani, 2005) and serves as a key internal motivation for sustained leisure participation (Malkowski, Townsend, Kelson, Foster, & Western, 2023). Higher levels of health interest are associated with active information seeking and engagement in health-promoting behaviors (Stalling et al., 2022). As well-being culture expands and societal interest in sports increases, older adults are devoting more leisure time to physical activities, suggesting that health interest functions as an important precondition for leisure sport participation (Ni et al., 2023).

Leisure constraints refer to intrapersonal, interpersonal, and structural factors that limit individuals' ability to initiate or sustain participation in leisure activities (Crawford & Godbey, 1987; Crawford, Jackson, & Godbey, 1991). Rather than simply preventing involvement, constraints function as perceived barriers that influence preferences, motivation, and participation patterns. Prior research conceptualizes leisure constraints as dynamic and context-dependent influences shaped by personal and social factors, suggesting that individuals encounter and negotiate them in a hierarchical manner (Crawford, Jackson, & Godbey, 1991).

Leisure satisfaction denotes the overall sense of fulfillment derived from leisure engagement (Jun & Choi, 2024) and represents a positive emotional outcome when personal needs are met (Belza et al., 2004). For older adults, satisfaction from leisure sports may encompass physical benefits, psychological stability, and enhanced social relationships (Ekinci, Isik, & Ustun, 2020), thereby contributing to improved quality of life.

Continuance intention refers to the willingness to maintain participation in a specific activity over time (Jang, 2007) and is widely regarded as a predictor of actual behavior. Sustained exercise participation promotes health, stress reduction, and self-realization (Jang, 2007), making it essential to identify factors that encourage ongoing involvement (Devereux-Fitzgerald, Powell, Dewhurst, & French, 2016). Continuance intention is shaped by both internal motivations and external support systems (Wankel, 1993), and the fulfillment of participation motives underpins long-term engagement in leisure sports (Deci & Ryan, 1980).

Literature Review

Socioeconomic status, particularly household income, plays a central role in shaping both the extent and the type of sport participation. Grima et al. (2018) identified economic factors, alongside demographic variables, as primary determinants of sustained sports participation. This pattern is especially pronounced among lower-income groups, where financial barriers limit consistent involvement over time (Holt et al., 2011). Post et al. (2023) further noted that higher income and education levels are associated with more specialized sport participation, pointing to a stratification of leisure opportunities based on economic standing. Among older adults, these economic barriers intersect with age-related structural and interpersonal challenges to form compounded leisure constraints. Kim (2024) found that participation constraints among older adults, particularly those related to cost sensitivity, substantially restrict leisure sport engagement in later life. Rather than representing a simple withdrawal from activity, this process reflects a negotiation of layered constraints that shape leisure transitions and community involvement over time (Hennessy, 2023). Economic disadvantage thus functions as a meaningful structural factor in the leisure landscape of later life.

These socioeconomic constraints contribute to financial vulnerability, which in turn affects older adults' capacity for active aging. Oriol et al. (2025) reported that financial fragility among older adults poses a systemic risk to health-promoting behaviors and recreational engagement. This financial insecurity is often accompanied by cognitive and psychological challenges, creating overlapping barriers to social and physical participation. Under conditions of severe financial instability, intrinsic motivation for leisure sports may be insufficient to sustain engagement, which can accelerate both physical decline and reduced quality of life. Despite growing recognition of these issues, a gap remains in the existing literature. Prior studies have largely examined economic determinants of sports participation among youth or general adult populations (Post et al., 2023), or have focused on broad theoretical categorizations of elderly leisure development (Kleiber, 2016). The specific pathways through which financial vulnerability interacts with leisure constraints to affect continuance intention among older adults remain underexplored.

This study responds to that gap by examining the structural relationships among financial vulnerability, leisure constraints, and sport participation behaviors in an older adult sample. By analyzing how economic hardship operates as a barrier to active aging, this research aims to contribute to a more integrated understanding of elderly leisure participation—one that moves beyond purely motivational or health-based explanations to account for the role of socioeconomic context. The findings are also expected to carry practical relevance for policy development, particularly in designing welfare interventions that support equitable access to health-promoting leisure activities among economically vulnerable older adults.

Materials and Methods

Study participants and data collection

This study was conducted with 311 Korean adults aged ≥65 years who regularly engaged in leisure sports activities. Individuals aged <65 years and those who did not participate consistently in such activities were excluded. The sample size met the statistical power requirements calculated using G*Power 3.1.9.7. A nonprobability sampling approach was adopted, employing convenience and intercept sampling techniques. All the participants were provided with information regarding the study's purpose. Data were collected from September 2024 to April 2025, using online (hosted via Naver's platform) and offline surveys (distributed at leisure sports facilities in two urban locations in Republic of Korea) after obtaining participants' voluntary consent. This study was conducted in accordance with the Declaration of Helsinki with approval from the Institutional Review Board of Gachon University, Republic of Korea (No. 1044396-202405-HR-077-01). For comparative purposes, participants were categorized into three income groups based on self-reported monthly net income: (a) Group 1: < USD 2,000; (b) Group 2: USD 2,000–5,000; and (c) Group 3: > USD 5,000. The detailed demographic characteristics are presented in Table 1.

Table 1. Participants' Demographic Information

		Low income (Group 1)	Middle income (Group 2)	High income (Group 3)
Gender	Men	41 (35.3%)	50 (48.1%)	66 (72.5%)
	Women	75 (64.7%)	54 (51.9%)	25 (27.5%)
Type of leisure activity	Individual sports	97 (83.6%)	83 (79.8%)	77 (84.6%)
	Team sports	19 (16.4%)	21 (20.2%)	14 (15.4%)
Years of participation	>5 years	47 (40.5%)	28 (26.9%)	9 (9.9%)
	5–15 years	34 (29.3%)	22 (21.2%)	11 (12.1%)
	15–30 years	24 (20.7%)	32 30.8%)	25 (27.5%)
	≥30 years	11 (9.5%)	22 21.2%)	46 (50.5%)
Frequency of participation per week	Less than once	34 (29.3%)	35 (33.7%)	19 (20.9%)
	1–2 times	36 (31.0%)	49 (47.1%)	41 (45.1%)
	3–4 times	32 (27.6%)	14 (13.4%)	24 (26.3%)
	>5 times	14 (12.1%)	6 (5.8%)	7 (7.7%)
Total		**116 (100.0%)**	**104 (100.0%)**	**91 (100.0%)**

Research instruments

The survey collected information on the participants' demographic backgrounds, health concerns, perceived constraints to leisure participation, satisfaction with leisure participation, and intention to continue participation. Demographic characteristics included gender, type of leisure activity, years of participation, frequency of participation per week, and current participation status, which were measured using six nominal scale items.

Health concerns

Health concerns were assessed using the five-item unidimensional scale developed by Park et al. (2006), which encompasses items on interest in health knowledge, behaviors, and attitudes. The original tool had a Cronbach's α value of 0.74. In this study, the tool was applied using a 5-point Likert scale, with higher mean scores indicating greater health concern.

Leisure participation constraints

Leisure participation constraints were assessed using scales adapted from Choi, Kim, and Lee (2024) and Choi, Park, and Kim (2025), which examine barriers to leisure sports participation among older adults. Four subdimensions of cost, health, time, and social were included. The original instrument's structure was fully preserved with each factor comprising three items. Cronbach's α coefficients reported by a previous study ranged from 0.83 to 0.87. In this study, the same items were rated on a 5-point Likert scale with higher scores reflecting higher perceived constraints.

Leisure participation satisfaction

Satisfaction with leisure participation was measured using a revised version of the scale developed by Beard and Ragheb (1980) and validated for Korean older adults by Kim, Lee, and Hwang (2010). To better assess group-level differences by income, the scale was restructured into a single-factor format, focusing on the overall satisfaction with leisure sports participation among adults aged over 65 years. Cronbach's α values from the original scale ranged from 0.80 to 0.92. In this study, the revised tool was also administered using a 5-point Likert scale.

Continuance Intention

Finally, the intention to continue participation was assessed using a modified version validated by Lee (2010). The original instrument included three sub-components (intention to participate, importance intention, and abulia). However, this study focused on the core construct of participation intention, restructuring the scale into a four-item single-factor tool. Cronbach's α reported by Lee (2010) was 0.68, supporting its internal consistency. A 5-point Likert scale was used, with higher mean scores indicating a stronger intent to continue participation.

Statistical analysis

Data were analyzed using SPSS version 26.0 (IBM Corp., Armonk, NY, USA). Frequency analysis was conducted to describe participants' demographic characteristics. Next, exploratory factor analysis (EFA) and Cronbach's alpha coefficients were used to assess the construct validity and reliability of all instruments. Descriptive statistics, including means and standard deviations, were calculated for the main constructs. Pearson's correlation coefficients were used to assess the relationships among the key variables. Finally, a one-way Multivariate analysis of variance (MANOVA) followed by Scheffé's post-hoc tests were conducted to evaluate differences in health concerns, participation constraints, satisfaction, and intention to continue participation by monthly net income groups. Statistical significance was set at $p<0.05$.

Results

Validity and reliability of research scales

An EFA was conducted using principal component extraction with varimax rotation. Reliability was assessed using Cronbach's alpha coefficients. As shown in Table 2, the five-item scale assessing health concerns loaded cleanly onto a single factor. All item loadings exceeded 0.7, and the eigenvalue of the factor was 3.397, indicating a robust factor structure. Cronbach's α was 0.877, well above the commonly accepted threshold of 0.6.

Table 2. Results of CFA and Cronbach's alpha of the Health Concern Factor

Items	Factor loading	Cronbach's alpha
	1	coefficient
I am highly interested in health.	0.906	
I feel a sense of responsibility for my own health.	0.878	
I control my diet for the sake of my health.	0.838	0.877
I believe that food choices affect my health.	0.787	
I consider health when purchasing food products.	0.696	
Eigenvalues	3.397	
Variances (%)	67.949	

Note. Kaiser-Meyer-Olkin (KMO) measure: 0.837; Bartlett's unit matrix test: 899.192 (p<0.001).

The factor analysis results for the participation constraints are presented in Table 3. Consistent with the original instrument, four distinct sub-factors emerged (social, time, health, and cost), each comprising three items. All items loaded above 0.6; each factor had an eigenvalue exceeding 1. The four subfactors were retained as originally labeled. Cronbach's α values were 0.944 (social), 0.905 (time), 0.856 (health), and 0.839 (cost), indicating strong internal consistency across all subscales.

Table 3. Results of CFA and Cronbach's alpha of the Leisure Participation Constraints Factor

Items	Factor loadings				Cronbach's alpha
	1	2	3	4	coefficient
My friends do not encourage me to participate in PA	0.933	0.187	0.171	0.095	0.944
I do not have friends to engage in PA with	0.907	0.210	0.210	0.100	
My friends have interests other than participating in PA	0.851	0.290	0.117	0.087	
Participating in PA takes too much time	0.308	0.885	0.086	0.084	0.905
I do not have enough time to engage in PA	0.213	0.882	0.180	0.089	
It is difficult to find time in my schedule for PA	0.131	0.879	-0.001	0.059	

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Table 3. Results of CFA and Cronbach's alpha of the Leisure Participation Constraints Factor

Health problems prevent me from participating in PA	0.151	0.074	0.899	0.100	0.856
I do not have enough energy to participate in PA	0.153	0.043	0.884	0.048	
I am not physically fit to engage in PA	0.134	0.129	0.782	0.277	
I do not have enough financial resources to engage in PA	0.192	0.054	0.196	0.868	0.839
I cannot afford the participation fees for PA	0.249	0.096	0.134	0.862	
The cost of equipment for PA is too high	-0.130	0.068	0.066	0.825	
Eigenvalues	4.92	2.14	1.62	1.30	
Variances (%)	40.1	17.88	13.54	10.86	

Note. Kaiser-Meyer-Olkin (KMO) measure: 0.783; Bartlett's unit matrix test: 2881.597 (p=0.000).

As indicated in Table 4, the revised single-factor scale for satisfaction yielded a clean factor solution, with all four items loading above 0.6 and an eigenvalue of 3.284. Cronbach's α was 0.925, indicating excellent internal consistency.

Table 4. Results of CFA and Cronbach's alpha of the Leisure Participation Satisfaction Factor

Items	Factor loading	Cronbach's alpha coefficient
	1	
Physical activity participation gives me a sense of satisfaction	0.940	0.925
Overall, I am satisfied with my physical activity participation	0.921	
I feel a sense of accomplishment through physical activity participation	0.902	
Participating in physical activities gives me a sense of pride	0.860	
Eigenvalues	3.284	
Variances (%)	82.111	

Note. Kaiser-Meyer-Olkin (KMO) measure: 0.846; Bartlett's unit matrix test: 1016.161 (p<0.001).

Table 5 displays the EFA results for intention to continue physical activity. All four items loaded strongly onto a single factor (loadings>0.6), with an eigenvalue of 3.401. Cronbach's α for this factor was .939, which was higher than 0.7, proving that it is a reliable tool.

Table 5. Results of CFA and Cronbach's alpha of the Intention to Continuous Participation Factor

Items	Factor loading	Cronbach's alpha coefficient
	1	
I intend to continue participating in physical activities.	0.952	0.939
I want to continue physical activities regardless of the situations.	0.942	
I am willing to engage in physical activities whenever I have time.	0.904	
Physical activity is extremely important to me.	0.890	
Eigenvalues	3.401	
Variances (%)	85.033	

Note. Kaiser-Meyer-Olkin (KMO) measure: 0.816; Bartlett's unit matrix test: 1207.795 (p<0.001).

As shown in Table 6, Pearson's correlation coefficients among the seven core variables were statistically significant. Importantly, none of the coefficients exceeded 0.80—multicollinearity was not a concern for this dataset.

Table 6. Correlation Analysis of Key Variables

		1	2	3	4	5	6	7
Health concern		1						
Leisure Constraints	Health	-0.247**	1					
	Cost	-0.152**	0.330**	1				
	Social	-0.190**	0.366**	0.248**	1			
	Time	-0.207**	0.238**	0.204**	0.481**	1		
Participation Satisfaction		0.449**	-0.409**	-0.385**	-0.381**	-0.338**	1	
Continuous participation		0.616**	-0.291**	-0.307**	-0.273**	-0.273**	0.662**	1

*Note. *p<0.05, **p<0.01, ***p<0.001.*

Differences in Participants' Health Concern, Leisure Participation Constraints, Leisure Participation Satisfaction, and Intention to Continuous Participation

One-way MANOVA followed by Scheffé's post-hoc comparisons were used to examine differences in the main variables across the three income groups. The results presented in Table 7 indicate that income had a significant effect on Cost (F=8.354, p<0.001), Social (F=39.861, p<0.001), and Time constraints (F=7.271, p<0.001). However, health concerns, health constraints, satisfaction with leisure participation, and intention to continue participation did not differ significantly across income groups. Post-hoc tests revealed that the middle- and high-income groups reported significantly higher cost constraints. Additionally, higher-income participants perceived greater social constraints, and those in the high-income group reported higher time constraints than those in the low- and middle-income groups.

Table 7. Income-Based Differences in Study Variables

Variable	Low income M (SD)	Middle income M (SD)	High income M (SD)	F(2, 308)	p	Post-hoc
Health Concern	3.64 (0.77)	3.83 (0.73)	3.75 (0.84)	1.62	0.200	
Health Constraints	1.72 (0.75)	1.63 (0.87)	1.51 (0.72)	1.87	0.156	
Cost Constraints	2.39 (1.24)	1.88 (0.92)	1.97 (0.59)	8.35	<0.001***	a < b, c
Social Constraints	2.72 (1.17)	2.10 (0.87)	1.54 (0.64)	39.86	<0.001***	a < b < c
Time Constraints	3.03 (1.18)	3.05 (0.97)	2.54 (0.95)	7.27	<0.001***	a, b < c
Participation Satisfaction	3.84 (0.71)	3.89 (0.68)	4.01 (0.71)	1.49	0.227	
Continuance Intention	4.04 (0.79)	4.00 (0.92)	4.11 (0.81)	0.44	0.647	

*Note. MANOVA results: Wilks' Λ = 0.710, F(14, 598) = 7.98, p<0.001. Post-hoc comparisons (Scheffé): Cost constraints: Low > Middle, High; Social constraints: Low > Middle > High; Time constraints: Low, Middle > High. ***p<0.001.*

Discussion

Against this backdrop, this study examined the differences in health concerns, leisure participation constraints, satisfaction, and intention to continue participation among Korean older adults segmented by financial status. The findings revealed that significant income-based disparities were observed in cost, social, and time constraints, with lower-income participants reporting higher levels of perceived barriers. In contrast, no significant differences were found in health concern, participation satisfaction, or continuance intention. These results provide empirical evidence of how financial security functions primarily as an enabling resource by reducing structural barriers to participation, while highlighting the domains in which socioeconomic inequities are most pronounced.

Among the observed differences, cost constraints emerged as the most significant. Participants in the low-income group reported markedly greater financial barriers to participation in leisure sports than those in the middle- and high-income groups. Although unsurprising, this result underscores the substantial financial burden associated with participating in leisure sports. Historically, leisure was understood as rest during surplus time beyond labor obligations; however, in contemporary contexts, leisure is closely intertwined with consumer culture (Zhou, Ji, Shi, Liu, & Chen, 2025). In particular, leisure sports, although strongly linked to maintaining physical health and promoting successful aging, often require considerable expenditures for participation fees, equipment, and transportation (Kim, 2024). This aligns with Bourdieu's perspective that leisure participation can serve as a means of self-expression and differentiation from others (Ollivier, 2008). Indeed, for some, leisure sports are not merely health activities but also social markers, signaling cultural, capital, and lifestyle distinction, a pattern diverging from the traditional notion of leisure as purely restorative. Nevertheless, in the context of aging populations, such activities must be reframed not as luxurious but as essential components of a healthy later life. These findings align with international evidence suggesting that financial barriers to leisure sport participation persist across diverse cultural and institutional contexts. Stalling et al. (2022) demonstrated that lower socioeconomic status was consistently associated with reduced physical activity among older adults in Germany, while Zhou et al. (2025) similarly reported that sports consumption expenditure was a significant determinant of physical activity participation among older adults in China. Collectively, these cross-national findings underscore that income-based constraints on physical activity represent a fundamental and universal social challenge requiring systematic public support. The policy implication is clear: public welfare systems should ensure a baseline level of access to leisure sports for all older adults, regardless of income, reducing inequities and promoting inclusive participation (Lehne & Bolte, 2017).

Social constraints were another area where significant group differences emerged. Older adults with lower financial status were more likely to report a lack of companions with whom to participate in leisure sports, a factor that can lead to or exacerbate social isolation. This finding is consistent with previous research noting that retirees older than 65 years are particularly vulnerable to reduced social networks and limited opportunities for social engagement (Choi et al., 2024). The present findings are consistent with those of Annear et al. (2009), who reported that older adults residing in socioeconomically disadvantaged neighborhoods exhibited significantly lower levels of leisure-time physical activity, highlighting the compounding relationship between financial vulnerability and reduced social participation that may ultimately compromise health outcomes. Furthermore, Malkowski et al. (2023) observed that socioeconomic disparities in physical activity became even more pronounced during the COVID-19 pandemic, a period characterized by widespread social distancing, suggesting that social connectedness and interpersonal relationships are closely intertwined with physical activity engagement among older adults. These findings collectively suggest that social relationships are not merely incidental to physical activity but may function as a critical enabling mechanism, particularly for economically vulnerable older populations. Conversely, one of the most widely recognized benefits of leisure sports is their capacity to sustain existing relationships and facilitate the formation of new ones (Lee & Kwak, 2025; Toepoel, 2013). Thus, these activities can act as preventative and remedial interventions for social isolation, enhancing overall life satisfaction and psychological well-being. Our results indicate that financial stability may serve as a protective factor against social constraints, whereas financial insecurity amplifies the social disconnections often associated with retirement. These findings emphasize that interventions aimed at expanding leisure opportunities should focus on individual participation and address broader social integration, ideally through community-based or group-oriented programs embedded within welfare policy frameworks.

Time constraints constituted the third domain with significant group differences. Low- and middle-income participants reported greater time limitations than high-income participants. Regardless of the type of leisure sports, meaningful participation requires adequate discretionary time. Although the definition of leisure has evolved over the decades, the necessity of time allocation for participation remains constant (Stebbins, 2018). The relationship between financial stability and available time is particularly critical for older adults because financial insecurity can prolong labor force participation, reducing available time for leisure. While the statutory retirement age in Republic of Korea is 65 years, many individuals retire earlier, and trends indicate that early retirement is becoming increasingly common (Weber & Loichinger, 2022). Nonetheless, for those in the lower-income brackets, continued employment beyond the traditional retirement age is often a necessity rather than a choice. This pattern is consistent with the findings of Weber and Loichinger (2022), who demonstrated that economically disadvantaged older adults in Europe tend to remain in the labor force longer, thereby experiencing greater time constraints that limit their engagement in health-promoting leisure activities—a phenomenon that may be even more acute in the Korean context, where the old-age poverty rate remains among the highest in the OECD. The persistently long working hours among lower-income older adults, even beyond the statutory retirement age, thus emerges as a pressing social issue that directly undermines equitable access to leisure sports participation. In this regard, the systematic review by Lehne and Bolte (2017), which demonstrated that universal policy interventions can effectively reduce socioeconomic inequalities in physical activity, suggests that similar government-led initiatives warrant serious consideration in Republic of Korean policy landscape. Therefore, securing financial stability is crucial for reducing economic hardship and may indirectly increase leisure engagement by freeing time from labor commitments.

Interestingly, the study found no significant income-based differences in health concerns, health-related constraints, satisfaction with participation, or intention to continue participation. Thus, regardless of financial status,

older adults share similar values regarding health, experience comparable physical limitations due to aging, and derive similar satisfaction and motivation from leisure participation. While Ni et al. (2023) and Belza et al. (2004) have both emphasized that socioeconomic inequalities are significant determinants of physical activity participation, including dimensions such as health concern, satisfaction, and continuance intention, the present findings suggest a more nuanced interpretation. Specifically, the absence of income-based differences in health concern, satisfaction, and continuance intention indicates that structural barriers—such as cost, time, and social constraints—and psychological motivators operate through fundamentally distinct mechanisms, with financial status exerting a stronger influence on external, structural access rather than internal motivational states. This distinction is theoretically important, as it implies that psychological engagement with leisure sports may be preserved even under conditions of economic disadvantage, whereas the actual ability to participate remains contingent upon the removal of structural barriers. While previous research has often associated leisure sports participation with consumer culture (Lee, Kim, & Choi, 2023), our findings indicate that these aspects hold universal importance for older adults. In practical terms, targeted interventions to improve financial stability may complement but not replace efforts aimed at promoting physical activity, enhancing accessibility, and encouraging sustained participation across all socioeconomic groups.

Taken together, these results highlight the complex interplay among financial resources, social connectivity, and time availability in shaping older adults' participation in leisure sports. Ni et al. (2023), drawing on data from 33 countries, and Malkowski et al. (2023), utilizing longitudinal evidence from England, both identified socioeconomic inequality as a pervasive structural determinant of physical activity disparities across diverse national contexts. The present findings from Korea not only corroborate these international patterns but suggest that such inequities may be particularly acute in the Korean context, where the old-age poverty rate of 40.4% far exceeds the OECD average, amplifying the structural barriers that lower-income older adults face in accessing leisure sports (OECD, 2023). This convergence of domestic and international evidence reinforces the urgent need for targeted, equity-focused policies that address the specific financial, social, and temporal constraints faced by economically vulnerable older populations. Addressing inequities in these domains is a matter of individual well-being and a critical societal investment in the health and social vitality of an aging population. Progression toward a super-aged society is inevitable. While its pace may vary across nations, the policy imperative to promote health, prevent isolation, and ensure equitable access to meaningful leisure remains universal.

While this study offers meaningful insights into income-based disparities in leisure sport participation among older adults, several limitations should be acknowledged. To begin with, financial status was captured solely through monthly income, which inevitably reduces the complexity of economic well-being to a single indicator; future studies would benefit from adopting multidimensional measures that more faithfully reflect the financial realities of older populations. Related to this, the present study defined older adults as those aged 65 or above in line with the statutory retirement age, yet retirement timing varies considerably across individuals—future work that segments participants by actual retirement status may yield a more nuanced picture, particularly with respect to financial insecurity and social disengagement. Beyond economic measurement, variables such as gender, participation duration, exercise frequency, sport type, and health status were not systematically examined as potential moderators or mediators. Given that physical health disparities tend to be more pronounced in older populations, incorporating such data in subsequent research could clarify the degree to which health-related factors constrain sport participation independently of income. Furthermore, the sample was drawn exclusively from Korean older adults, meaning the findings are inevitably shaped by the country's specific institutional arrangements and cultural context; cross-national comparative designs would be necessary to establish broader generalizability. Finally, although financial security emerged as a key enabling resource, the precise mechanisms by which economic capacity translates into reduced participation constraints—whether through facility access, program affordability, or wider community infrastructure—remain untested. Future research drawing on multilevel modeling or policy-focused frameworks would be well-placed to illuminate these pathways and inform more equitable leisure policy.

Conclusions

This study and empirically analyzed group differences in health concerns, leisure sports participation constraints, participation satisfaction, and intention to continue participation among Korean older adults based on their financial status. The transition to a super-aged society is an inevitable demographic shift requiring proactive policy responses. For older adults, two major challenges—financial insecurity due to retirement and physical decline—are particularly pressing. The findings provide objective evidence of how financial status influences the ability of older adults to achieve a healthy and active later life. The results also reaffirm the importance of financial stability in supporting participation in leisure sports and other physical activities essential for healthy aging. Moreover, psychological barriers to and positive perceptions of leisure sports participation were clearly identified, underscoring the need for national support and sustained social attention for older adults in Korea. These findings suggest that improving financial stability among older adults may generate cascading benefits across multiple domains of well-being, thereby reinforcing the need for policy interventions aimed at reducing socioeconomic disparities in access to leisure participation.

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Conflicts of Interest
The authors declare no conflict of interest.

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