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Sex Differences In Retirement

An investigation of the post-retirement life changes of 56 Hughes couples, analyzed as part of a recent University of Michigan PhD dissertation by Gail S. Eisen, revealed very different adaptations to retirement by husbands and wives. Results revealed distinct gender differences in relation to personal freedom, the quality of personal time, requirements for personal space and privacy within the home, level of activity in retirement, and the specific sources of the problems encountered in retirement.

The PhD investigation sought information concerning changes in the marital relationship and in life at home for recently retired men and their wives as a basis for critiquing existing pre-retirement planning programs in the United States. The investigation revealed that the vast majority of such programs presently place exclusive emphasis on financial planning and money management in retirement. Little attention is being devoted to the family context into which most Americans retire, that is, to the very real personal and interpersonal adjustment issues that can be sparked by the retirement transition. The finding was surprising in view of the fact that the majority of all U.S. retirees embark on the retirement experience as part of a couple.

The study examined such areas as household division of labor, changes in the structuring of time and leisure activities, changes in individual requirements for personal space and privacy, and satisfaction with the relationship. It used self-administered survey data combined with extended personal interviews of each participant. Results suggested that pre-retirees and newly retired individuals have serious concerns about retirement that extend beyond issues of financial security. The findings were consistent with previous studies in recommending greater attention to family and relationship topics in retirement education programs.