man's Role in Her Husband's Retirement

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Why the Interest in Retirement?

A woman may be unaware of the important role that she plays in her husband's retirement. She may even wonder why there is all this sudden interest in preparation for retirement. If she was raised on a farm, she may have seen her father work as long as he could with a gradual reduction of the amount of work that he did. There was little or no particular preparation for retirement. There was no need, for it was more or less an established pattern for the son to take care of the parents on the farm. The two families lived together, with either the son moving into the old home place with the parents or the parents—when no longer able to provide for themselves—going to live with the son's family. Formerly, it took the pooling of all physical, financial, and human resources to care for the two families. This is not true today. There are not only fewer farms, but even fewer farms with father and son ownership and with the father gradually retiring from the farm responsibilities.

Non-farm families had some of the same characteristics, for the son frequently followed in the father's footsteps and went into the same business. Previously there were more small privately owned businesses that were handed down from father to son. Even in larger industries the father often paved the way for the son to follow in the same industry. Their living patterns were also similar to the farm family. The father worked up to a short time before his death or even until his death. Children felt a responsibility to take care of parents if they could not work.

Today, the young family is more mobile and less likely to live with or near the parents. Houses tend to be smaller with less room to accommodate two families. And there is a tendency for some, both young and old, to feel that they want to be independent and that society can take care of people when they get old.

With the advent of social security and various retirement plans available to most older families, there has been less need for families to combine resources, for the older couple can provide for their own needs.

People are living longer and are physically capable of providing for themselves much later in life. Older couples want more freedom to go and do as they please without being tied down helping with the house chores and babysitting for the younger family.
Feelings About Retirement
(Check the one most appropriate for you.)

How do you feel about your husband's retirement?
- Look forward to it.
- Just accept it and try to make the best of it.
- Dread it (wife should not feel guilty if she dreads it).
- No special feeling.

How does your husband feel about retirement?
- Looks forward to it.
- Just accepts it but with many concerns.
- Dreads it.
- Declares that he will never retire.
- No special feeling—just indifferent.

Try to analyze or think through why you feel as you do. Why does your husband feel as he does?

The Meaning of Retirement
Here are some positive ways to think of retirement.

- Retirement years are a normal part of the Family Life Cycle.
- Retirement is not sitting on the sidelines unless one makes it that.
- Retirement is more or less an extension of the way one is presently living with less responsibility and activity. It is not a complete break with the past. It is an extension of a plan for living which has been developed before retirement.
- Retirement is a time to live at a slower pace . . . a time when one can do all the myriad of things that one was too busy to do previously.
- Retirement is a retirement from the pressures of a job, not retirement from the human race.
- Retirement is not just a retirement from, but a retirement to many satisfactions and pleasures.
- Retirement is a time to change to a somewhat different life. There is a change in status, occupation, income (usually a reduction), physical capacity (at least as age advances), and frequently in living arrangements.
Retirement is not a deadstop—but a change in direction. One does not cease to live, but changes one's focus when one retires. Adjustment to retirement calls for redirection and reassessment of talents and experiences.

Retirement years are the Bonus years, the years that one has worked hard for.

Retirement does not mean the end, it is not synonymous with physical and mental deterioration and death.

Retirement is something that needs to be accepted gracefully and prepared for in advance even though one may not particularly relish it.

Different Types of Retirement for Different People

When considering the wife's role in her husband's retirement, it must be recognized that all men who are retiring are not alike, any more than they were alike when they were younger. In fact, they are even less similar as they grow older. People are inclined to attribute all people of retirement age or older with suddenly acquiring the same characteristics. This is not true. As people grow older they become less alike, for each has many more different experiences, all of which tend to make him less like his peers.

In thinking of a man's approach to retirement, one must recognize that these differences in the way men feel, think, and react to retirement may be just as different as the men are different. Therefore, no one suggestion will be equally applicable to all men nearing retirement or to the wife of the retiring man. There has been sufficient research to indicate that it is helpful for the couple to begin to plan well in advance for retirement. Some indicate five to ten years in advance of retirement and other authorities believe that plans should be started twenty years before retirement. The wife needs to be a part of this planning and often has to be the instigator for the planning.

Feelings Experienced When Retiring

Men may experience some of these things when retiring:

- Is taken by surprise even though he has known for years that it was coming. Sometimes men are completely bowled over. It seems to overtake most men too quickly.
• Finds it difficult to accept the instant rearrangement of almost all relationships with his wife, friends, and business acquaintances.

• Sees retirement as a public declaration of his inability to perform his job.

• Sees himself as losing his lifelong identity gained through his occupation and in his own eyes becomes a “nobody.”

• Equates retirement with the end for him—that it, life is over. Why should he live longer?

• Feels lost, for he has nothing to do to pass away the time.

• Feels that retirement has a tinge of failure. He has always provided well for his family and now he and his wife will have to live on less.

• Senses a loss of his masculine identity.

Other men may experience these feelings:

• Accepts retirement as a time for a well-earned rest for he considers that he has worked hard all his life, and provided well for the family.

• Looks upon retirement as a time for freedom from job responsibilities.

• Regards retirement as a time to do some of the things which he always has longed to do, but never had time.

• Looks forward to retirement as a time to enjoy being with his wife and grandchildren.

Your Role in Your Husband’s Retirement

A. To be realistic about your husband’s retirement requires that you:

• Realize that the sudden cutoff of the familiar pattern of daily living is simply an enormous shock for the retiring person.

• Be aware that sometimes the dread of retirement is harder on the man than the actual retirement.

• Develop a positive attitude toward your husband’s retirement. The first thing you may need to do when your husband is facing retirement is to take a look at your own attitude toward his retirement.
Your attitude will have an influence on your husband’s attitude and/or his acceptance of his retirement. If you express a dread of him being around the house and in the way all day, it will make him dread retirement and feel in the way in his own home. If you express your feeling of resentment because of reduced income, he too probably will be bitter and have a feeling of inadequacy. If you express resentment against the employer for making your husband retire (if this is a mandatory age retirement) you may affect your husband’s attitude toward his retirement.

B. To help your husband in a direct way before he retires:

- Encourage and help your husband to take some definite steps toward planning for retirement. Talk freely about the retirement and let him see that you are thinking and planning in a matter-of-fact way, not overly concerned, but facing up to reality.

- Talk about finances with your husband and make plans for getting along financially with what you will have. Most men are proud of the fact that they have earned a good living and it hurts their pride to have less to live on. Both of you may need time to accept the fact that you must live on less.

- Encourage your husband to plan for his health, such as a complete physical before retirement. It is wise for you also to have your checkup. Women are more inclined to have a regular checkup than men. Often a man has to be persuaded and even pushed to get him to a doctor. Women live longer than men and also visit their physicians more often.

- Plan in advance for living arrangements. Will you remain where you are or will you move? List carefully the reasons for and against a move. Face up to the living arrangements needed when there is only one. Plans made in advance, even though they are not carried through at that time, are helpful in meeting the crisis.

- Try to get your husband interested before retirement in some activities unrelated to his work. Developing a hobby just for the sake of having a hobby will not bring satisfactions. Hobbies that
just become busy work will be most frustrating. The hobby must have meaning to the individual in order to bring satisfactions. The results from recent research indicate that it is doubtful that anyone will take up an activity or craft that one has not done previous to retirement. If the activity or craft had been done many years ago and abandoned, then it may be returned to in the retirement years.

- Help your husband develop new friends unrelated to his job.

C. To help your husband in a direct way after he retires:

- Try to boost your husband's ego and his feeling of worthiness. Upon retirement some men feel shelved, alienated, useless, and forgotten. Try to provide an opportunity for him to do something that will give him recognition.

- Encourage your husband to be neat in his dress—that helps in keeping his self esteem. Set the example of neatness by being well groomed at all times and refraining from lounging around in a robe all day or wearing one while doing housework.

- Try to keep as much as possible of the regular schedule of daily living. At first your husband may think nothing would be greater than the opportunity to sleep late. Very soon he finds that this change is not satisfactory, for he probably wakes up at the normal time. A familiar routine is for many people nearly as important as food. A sudden break with routine leaves some men lost and bewildered.

- Give your husband the more manly type of chores—such as repairing the house, cleaning the basement, washing windows, if he is to share in household tasks. Be willing to relinquish some of your chores if your husband prefers to do them. Some couples can work together on the same tasks, but often it is more satisfactory if they have separate tasks. Avoid making your husband your errand boy lest he feel less worthy. Each couple must work out to their own satisfaction ways to share the housekeeping chores.
• Plan each day for some outside activity involving you and your husband. This may be merely a walk, but outside activity is essential. You cannot stop the process of aging, but you can retard physical decline by protecting your health and that of your husband.

• Help your husband be realistic about where he used to work. He may see his former co-workers doing things differently and may be disturbed. Keep him away from the office or shop where he worked. The office or shop force are busy people and may not have the time to devote to him that he would like. Thus, he may feel that he is pushed aside if he goes there to visit.

• Encourage your husband to select a second career if there is the opportunity and if he has no other plans or interests.

• Provide for some privacy for each. Plan so that your husband can have an office, a den, a back room or a shop, where he can read, rest, and be alone part of the day. You, too, need an opportunity to be by yourself. The wife may find it quite a problem to have the husband around the house all day. He may disrupt her schedule and get in the way if he is discontented with nothing to do. The opportunity to be away from each other is provided when the wife continues to work outside the home after her husband’s retirement. However, upon her retirement the couple may be faced with this need for privacy.

The years ahead in retirement can be the best years of your life. The retirement years can be good, rich, and rewarding when you and your husband draw nearer to each other, now that he is not so involved in making a living. It can be a time that you can enjoy doing things together. It can be a second honeymoon.

The consensus of authorities seems to be that the earlier anybody starts to think of future retirement, the better the years are likely to be. So start planning together not only finances and housing, but activities, relations with other family members and friends. The main question is what you and your husband are going to do with the years ahead. Remember one is not just retiring from but retiring to. There must be something to take the place of work—one cannot retire to a vacuum. Keep active both physically and mentally.