Study examines working couple's retirement patterns

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When retiring, men are more likely than women to move directly from work to retirement, but overall the retirement patterns for dual-income married couples are complex and call for additional considerations in planning for the future, according to a new study from the Mandel School of Applied Social Sciences at Case Western Reserve University.

"It's no longer the reality that retirement is a straight path from working to retiring for many people," said Angela Curl—the lead author, a Case Western Reserve graduate and assistant professor of social work at the University of Missouri. "People can go in and out of retirement, and women may leave the workforce at an earlier age than men for a variety of reasons, including caring for a sick family member."

Curl and Aloen Townsend, associate professor of social work at Case Western Reserve, examined data from the National Institute of Aging's longitudinal study called the Health and Retirement Survey about life as older American approach retirement and retire. They gathered information about how 1,118 married couples with dual incomes came to retire.

The researchers' findings were published in the article "Retirement Transitions among Married Couples" in the recent *Journal of Workplace Behavioral Health*. It will also appear in the forthcoming The Older Worker and the Changing Labor Market, published by Haworth Press.

Prior to this study, the vast volume of research on retirement primarily

focused on the individual. This is among the first studies to look at women in retirement, and one of the longest studies of married couples moving into this phase of their marriage, said Townsend.

Using data collected over eight years between 1992 and 2000, the researchers followed the transition patterns for couples where one individual was between the ages of 51 and 61 at the beginning of the study. These couples were employed full or part time and were not self employed.

They found 41 work/retirement transition patterns for husbands and 49 patterns for wives. Approximately 40 percent of the couples have the same retirement pattern as their spouse.

"What became evident is that retirement is a couple-level event," they report.

It can vary from full retirement with a return to the workplace years later, or it can gradually take place from full to part time employment.

While most studies focus on individuals retiring, the researchers say there is growing evidence that in retirement for married couples needs to be viewed by how it affects husbands and wives.

Curl pointed out that women who stop working to care for a family member may need counseling to review options from quitting work to taking a family leave, which may be more beneficial financially in the long term—particularly if the woman needs to return to the workplace for financial support after a spouse dies.

"Many women quit work to provide caregiving for a loved one who has experienced a health crisis, without exploring all the workplace options and alternatives," said Curl.

The researchers wrote, "As the Baby Boomer generation ages and the number of married couples facing retirement decisions grow, there is a pressing need for empirical evidence to provide a solid basis for policy and practice."

Curl noted that among the practices that policy makers and employers may need to build into the workplace is the flexibility to accommodate the different working patterns for older people who may still want or need to work or for those who have skills for a particular job.

When couples attend counseling, Townsend explained that social workers need to help them think through questions, strategies and planning for the future that takes into consideration both spouses.

Source: Case Western Reserve University

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