



Retirement Perspectives: Do Women Make Better Retirees than Men?

By Stan Hinden
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Do women make better retirees than men? I believe that they do. My opinion is based on the anecdotal evidence I've collected during the 16 years that my wife, Sara, and I have lived in a retirement community.

I am happy to say, however, that my observations are generally shared by several psychologists who work with retirees and understand the impact that retirement can have on people's lives.

One of the easiest things to see in a retirement community is the ease with which women make new friends and acquaintances — especially as they come together for table games, including bridge, canasta and mah jong. Their conversations often focus on the achievements of their children and grandchildren.

When men get together, it is usually around sports — especially golf or tennis. But as far as I can see, retired men do not make new friends as easily as women — unless the men join a group with other men.

When I retired, I joined the Lions Club, an international service organization that helps the visually handicapped. Over the years, it has helped me make new friends while giving me a worthwhile activity.

Why do women seem to have an easier time adjusting to retirement than men? Dr. Stephanie S. Smith of Erie, Colorado explained it to me this way:

"In general," she said, "women tend to be more engaged with others and more connected to their communities in terms of social support and networking, which can make the transition to retirement easier."

Women who have been active in their communities, Dr. Smith said, "may have a broader sense of self than say a man who might spend all of his time and energy at his job."

"For example," she added, "a woman might say, 'I am an accountant, a sister, a mother, a Brownie troop leader, a church choir member and a gardener.' Because her sense of self isn't narrowly defined, it won't be changed much when she retires because so many of her other identities are still in place."

"On the other hand," Smith says, "If all a man can say is, 'I am a lawyer,' when he retires his sense of self will be just about gone."

When it comes to navigating the life-style changes brought on by retirement, women again seem to do better than men, said Dr. Smith.

"Keep in mind that often women have stopped working for a time, gone part time or made other changes in their careers during the child bearing years to care for their families — or have changed their work schedules to care for aging parents."

Thus, she noted, retirement may be just one more change in a long line of changes that women have been through. However, for men who have worked continuously for 30 or more years, "the change to retirement can be abrupt and drastic."

While women may have an easier time adjusting to retirement, they may have a harder time in other ways. Women tend to work fewer years than men and thus earn and save less. And, because they live longer than men, they also face the prospect

of spending some of their retirement years alone.

What can men do to get ready for the life-style changes that are created by retirement? Dr. Rosalind S. Dorlen of Summit, New Jersey believes that men — before they retire — should develop a written plan for what they want to do in retirement. The plan, she said, should resemble the business plans or strategic plans that many men routinely create at work.

Creating a "Business Plan for Retirement," Dr. Dorlen said, will help men identify potential problems in advance, allowing them time to obtain professional help from a retirement counselor or life-style coach.

Dr. James "Chip" Long of Little Rock, Arkansas told me, "When a person retires, there is a void that is left in their life." Finding ways to fill that void, Dr. Long noted, is one of the most challenging aspects of adjusting to retirement.

He recommends that people approaching retirement sit down with a mental health professional or other adviser to discuss what they expect from retirement and how they plan to spend their time.

When he is consulted, Dr. Long said, he puts the emphasis on activities that are varied but meaningful. "There is only so much golf that one person can play," he said.

Dr. Long said he tries to get prospective retirees to "think outside the box and consider volunteer activities, mentoring positions and even returning to school." These types of activities, he said, provide the retiree with a sense of "meaning and direction."

Dr. Smith, meanwhile, suggested that men should spend a year before retirement trying out "new identities." They should ask themselves, she said, "Am I a rock climber, a book club member, a baker?" and perhaps try those or other new roles until they find one they like enough to take into retirement.

None of the foregoing is to suggest that all men become "couch potatoes" when they go into retirement. It wasn't true in my case and it certainly isn't true of my retired friends and acquaintances. In fact, many retired men I know are super-busy with both personal and community projects.

Also, as a journalist, I have chronicled the "encore" careers of dozens of men and women who are spending their retirement serving in the Peace Corps, writing and directing shows at "senior theaters," mentoring at-risk school children, building Habitat for Humanity houses overseas and creating "charter schools" in Washington, D.C.

All three psychologists urged retirees to pay attention to the changes that can occur in a marital relationship when one spouse, or both spouses, retire.

During their working years, Dr. Long said, many couples grow used to only seeing each other for short periods of time in the morning before work or in the evenings after work. "After retirement, the couple has much more time to spend with one another, so it changes the relationship dynamic between the two people."

Dr. Long said he urges retiring couples to use this time to renew their relationship and pursue joint interests.

Dr. Smith suggested that new retirees and their spouses talk to each other about what retirement will mean to each partner. "It is important to be upfront, honest and forthcoming with your spouse about expectations, fears, and concerns about retirement. What are they thinking? How will their dreams for retirement affect you?"

Clearly, the major theme that runs through all of the ideas and advice from our experts is that if you want to have a successful retirement, you have to plan it carefully — not only financially but socially and emotionally as well. It's not an easy task, but it is certainly worth doing.

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