



# The Importance of Communication in the Context of Retiring Couples

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## Abstract

The experience of retirement within the scope of couples is a variable phenomenon, as indicated within the research above. There are many factors that influence retirement, while those related to economics are particularly important. The present study explores the communication process that informs couples experiencing or transitioning into retirement. Results: Economic factors however are likely to markedly influence the way in which retirement is experienced, and also the communications that occur within the scope of a couple in which one or both members have retired. Conclusion: Therefore, it is stated that economic concerns are inherently related to communication within the scope of a retired couple's relationship, as lacking in economic concerns, many communications would become nonessential that would likely be negative in nature.

## CHAPTER I: INTRODUCTION

### Introduction

The experience of retirement within the scope of couples is one of adjustment for both parties involved. When older workers retire, their relationship is influenced through the context of the transition. The expectations of individuals in relation to retirement are shaped by psychological factors, with the reaction of one member of the couple relationship influencing the other (van Solinge & Henkens, 2005). It is to be noted that the psychological benefits of having a partner in old age are beneficial regardless of actual marital status insofar as the partner is living in the house (Mares & Fitzpatrick, 2004). Thus, while many of the studies cited are concerned with married older couples and their experiences with retirement and the role of communication therein, actual marital status is not necessarily important as demonstrated by the research of Mares and Fitzpatrick (2004), and thus the findings of this study are applicable to older couples in a broad sense and not limited to married older couples.

Given the way in which members of a couple experience and inform one another throughout the retirement transition and experience, communication is a key factor thereof, as will be explored extensively herein. The achievement of a satisfying retirement has also been found to be markedly influenced by financial resources and social capital within the couple (Barnes & Parry, 2004). Within the literature review and discussion below, the communication process that informs couples experiencing or transitioning into retirement is explored. In addition to this, micro and macro factors related to the subject will be linked and considered in-depth. This will provide an understanding of how various factors and the way in which they are experienced and communicated within the scope of retiring couples interact to determine satisfaction or dissatisfaction in retirement, from which recommendations for future research will be based.

### Theoretical Framework

The theoretical framework to be employed herein is that of the life course or cycle perspective. The life course perspective is concerned with studying change as it occurs over time. As families evolve and change with time, their roles and relationships also evolve. The patterned stages of family composition change over time, and a result of this, members' behavior is also affected (Bengtson & Allen, 1993). Bengtson, Elder, and Putney (2012) found the life course perspective to be of value in framing the implications of retirement for aging individuals. This theoretical perspective will be applied herein in the consideration of how retirement affects the

life course of the retiring couple, and the implications that retirement has for their roles and relationships, as reflected within the life course perspective.

## CHAPTER II: A REVIEW OF THE LITERATURE

### **The Value of Being a Couple for Older Persons**

It has been demonstrated in research that being married provides a number of important, albeit unobvious, effects on the lives of older adults. Marriage provides a lifestyle and set of resources that provides protection for older adults from declines in health and also activity. Married seniors generally report a lower reduction in activity related to productive endeavors than do unmarried seniors. Married older persons have lower rates of morbidity for fatal and nonfatal diseases. The exiting from a marriage for older adults had more significant negative health consequences than for those who had never been married at all (Mares & Fitzpatrick, 2004). Clearly being in a relationship is beneficial for older individuals. The role that communication plays within such a relationship provides the foundation through which retirement is processed.

### **Communication and Older/Retired People**

Retirement is a significant event for older couples, and requires that they transition from one lifestyle to another. Retirement is influential upon the relationship between older couples in a variety of ways, with communication determining much of this influence. Retirement within the context of an older couples' relationship is a complex process as opposed to a single event. This process is informed by many factors, with the period of the transition determining the role played by many such factors. The retirement of older couple resulted in their interacting more than prior to the retirement, exacerbating the importance of positive interactions and communication between the members of the couple (Mares & Fitzgerald, 2004). The experience of retirement is also affected by various contextual factors outside the scope of the relationship itself.

### **The Role of Contextual Factors**

The experiences of older individuals are constantly evolving, influenced by a variety of factors. For example, older couples a decade ago had lower rates of divorce. They were more likely to remain in close contact with their children. Marital satisfaction, faithfulness, and sexual activity well into old age were also commonly reported. However, future cohorts of older couples will increasingly be experiencing greater level of divorce, distance from children, and extramarital affairs. This will continually alter the nature of communication within the

confines of the relationship of older couples (Mares & Fitzpatrick, 2004). Having noted that the context of older couples' relationships is constantly changing, the importance of communication in general within the scope of older couples will be outlined below to illustrate the importance thereof in relation to retirement.

### **The Importance of Communication**

Within the scope of a marriage, older persons are better off due to the level of communication and interaction that is inherently present within the scope of the relationship. Married older persons tend to have a greater number of family members. In addition to this, they are more likely to have broader networks, and more importantly, an intimate confidant, often their spouse, with whom they are able to communicate with to provide both emotional and instrumental support and assistance. Older individuals who are married are also more likely be supported through their spouses' communications related to the maintenance of healthy habits, such as avoiding poor eating practices, drug and alcohol use, and smoking (Mares & Fitzpatrick, 2004).

The context of older couples' relationships must adjust to a variety of experiences and chances in life, including stressors such as children, retirement, or poor health. A common measurement of the marital quality of older couples' is the relationship between spouses, comprised largely of communication. The level of communication and conflict are important indicators of satisfaction within the scope of older couples' relationships. Marital interactions and behavior patterns have a marked effect upon the level of satisfaction reported by older married couples (Mares & Fitzpatrick, 2004).

### **Communication and Retirement**

Taylor and Mintzer (2014) find that communication is an essential element in the success of couples entering retirement. Positive communication is an essential element in the maintenance of a positive relationship. It is through communication that differences in perspective between members of a couple may be better understood, thereby preventing conflict. In relation to retirement, given the different perspectives that members of a couple may have, communication is all the more important.

Within the scope of communication, it is important that the members of the couple communicate in a way that is conducive to the other's understanding. When approaching retirement, communication between members of the couple is substantially more important given the significant changes that the couple is about to encounter through the retirement. Retirement takes planning and commitment on behalf of both members of the

couple, and so the process must be discussed prior to beginning and throughout to provide adequate support (Taylor & Mintzer, 2014).

### **Communicating through the Transition**

Retirement is a significant transition within the scope of a couple's life. Given this fact, it is necessary that the couple communicate through the process of the transition in order to provide support for one another. The way in which retirement is pursued is influential upon the level of satisfaction that is achieved therein. For example, when one member of the couple desires a more traditional form of retirement than the other, conflict may develop. Communicating throughout the process allows for opportunities in which the couple may compromise and seek out a better mutually agreeable path to proceed through retirement with (Taylor & Mintzer, 2014).

Communication within the couple is particularly important for the couple experiencing retirement given the significant shift in the lifestyle that is being experienced by the couple. When an individual retires, their identity is inherently altered, as they no longer engage in the part of their life that was occupied by work and their workplace environment. When such change is discussed ahead of time and planned for, the transition can be smooth, however when communication is lacking and the process has not been more difficulties are likely to be experienced during the transition into the retirement lifestyle (Taylor & Mintzer, 2014). Without effective communication, it is impossible to plan, and without planning the process and retirement and transitioning into it is made exponentially more challenging for the retiring couple and their relationship.

Retirement is characterized by a shift in the priorities and obligations of the members of a relationship. Given the implications of retirement for the couple, the roles of the relationship change, in addition to the division of labor therein. When the shifting obligations of members within the couple are changed, it is necessary that such changes be discussed. Lacking in communication over such issues, resentment and anger may build upon within the scope of the couple (Taylor & Mintzer, 2014).

### **Renegotiating Conflict**

Retirement brings about a fundamental change in the activities that the members of the couple engage in. The shift in the behavior of members of the couple and also the obligations placed upon them may result in undesirable developments. The responsibilities that fall upon one member of a couple or another may generate

animosity and resentment, and thus must be renegotiated. The use of open communication and negotiation is an essential step in overcoming the difficulties that are associated with retiring (Taylor & Mintzer, 2014).

The transition to retirement naturally brings about a change in the activities of a couple, and consequently, conflict develops. The shifting roles and identities of the members of the couple are affected by the retirement, and must be discussed to ensure that developments are mutually agreeable and positive for the members of the relationship. To aid in the transition to retirement, open communication allows the members of the couple to renegotiate their position and behavior together. Through communicating and collaborating on the evolution of their roles within the relationship, the members of a retiring couple are able to minimize the conflict that develops (Taylor & Mintzer, 2014). In the event that conflict does develop, open communication is also an effective means through which the quality of the relationship may be improved through improving upon the outcome of conflict.

#### **Retirement Adjustment**

Retirement is a process that is largely characterized by the necessity of adjustment in relation to the transition from working to retired life. To study the relationship between the retirement transition and adjustment, Wang (2007) employed role theory, continuity theory, and the life course perspective. The way in which different contextual and individual variables were related to these patterns was also considered. The implications of the study highlight the importance of adjustment in relation to retirement, in addition to the central role that communication plays in this process.

Wang (2007) conducted an analysis of longitudinal data from 2 samples, numbering 944 and 1,066 respectively, from the Health and Retirement Survey. It was found that retirees do not conform to a common pattern of transitioning to retirement. It was found that there are varying psychological well-being pattern changes, suggesting that the process of retirement is experienced differently between different individuals (Wang, 2007). These findings are of relevance to the process of adjustment to retirement, and illustrate that adjustment to retirement is variable between individuals, as influenced by a variety of factors.

#### **Factors that Influence Retirement Adjustment**

There are a variety of factors that influence the adjustment of couples to retirement. The context in which the transition is made influences the reaction of both members of the couple. When there is a lack

of control over the retirement process, difficulty in adjustment is realized. This difficulty is further reinforced by retirement anxiety (van Solinge & Henkens, 2005). The process of retirement is one of marked change, and thus may force retirees to renegotiate their relationship, whether within the confines of their couple, married or otherwise, and also in relation to their friends (Barnes & Parry, 2004).

To study the qualitative and psychological implications of retirement, van Solinge and Henkens (2005) employed a multi-actor panel comprised of 59 older couples who experienced the transition into retirement of one of the partners. It was found that qualitative factors markedly influenced the satisfaction reported by both partners in reaction to the retirement. The level of attachment to work was an element that was markedly influential, particularly in individuals who'd had full-time jobs and long histories of work. Retirement anxiety, defined as negative preretirement expectations, also influenced the level of satisfaction reported in relation to the adjustment to retirement (van Solinge & Henkens, 2005).

Reitzes and Mutran (2004) studied a population of older workers from a metropolitan area in North Carolina. The participants were followed from pre-retirement up to 24 months following retirement. The purpose of the research was to consider the stages of retirement, and also the impact of social background, social psychological, and gender factors on the adjustment reported within the population to retirement. It was found that the primary factors that influenced retirement were pre-retirement self-esteem and friend identity meanings. Pension eligibility was also found to be markedly influential upon retirement adjustment, resulting in more positive attitudes towards retirement at 6 months, 12 months, and 24 months following retirement (Reitzes & Mutran, 2004).

The influence of retirement planning and voluntary retirement were found by Reitzes and Mutran (2004) to increase positive attitudes towards retirement in a variable manner. Early in retirement, planning and voluntary retirement were positively influential, although their effect was no longer present in the latter portion of the two years assessed within the scope of the study. Gender effects on retirement acceptance were found to be relatively limited. Poor health was also identified as influential upon retirement acceptance and satisfaction, although was reported later and not earlier within the 2 years following retirement (Reitzes & Mutran, 2004).

### **Relationship Management**

Personal relationships and the way in which they are managed within the scope of retirement and related preparations are essential to the maintenance of satisfaction with the experience. The marital relationship of a couple encountering retirement in addition to their relationships with friends and family are redefined and negotiated through retirement. The achievement of satisfaction in the transition to retirement is influenced by the successful reconfiguration of identity within the confines of existing relationships (Barnes & Parry, 2004).

In couples, gender roles and identities have been found to inform the process of transitioning to retirement. This affects response to the transition between men and women, with men reporting a lower level of comfort with the predominance of traditional gender roles within the context of mutual retirement (Barnes & Parry, 2004). A further factor within the scope of a married couple that may influence the relationship is that of economic difficulty. In couples facing retirement experiencing financial difficulties, greater stress is experienced by the couple, making the transition more difficult (Dew & Yorgason, 2010). The decision to retire within a dual-earning married couple illustrates the role of income and financial security pertaining to retirement. The decision to retire for husbands and wives in a marriage where both members are working is influenced by financial incentives from Social Security, private pensions, and also through the spillover effects of the benefits received by their spouse (Coile, 2004).

### **Satisfaction**

Many studies have been conducted in relation to retirement adjustment and satisfaction. While similar, the two are in fact distinct concepts that are not identical. Problems related to adjustment, as explored above, generally are concerned with preretirement anxiety, and concerns related to the social consequences of retirement (van Solinge & Henkens, 2005; van Solinge & Henkens, 2008). Satisfaction with retirement however is related to the access of individuals to key resources such as finances. Satisfaction is also mitigated by health, and the marital relationship in the scope of married couples (van Solinge & Henkens, 2008).

The transition to retirement and its relationship to satisfaction is complex. The transition to retirement is comprised of two primary developmental challenges that must be overcome. The development of a satisfactory post retirement lifestyle is essential to the transition of retirement. In addition to this, adjustment to the loss of the work role in addition to the social ties of work affects the transition. The interplay between these two challenges affects the psychological processes surrounding retirement (van Solinge & Henkens, 2008).



### **The Adjustment of Individuals within the Couple**

The adjustment experienced during retirement between the two members of a couple is variable. The same context and experience may be perceived differently by varying members of the couple, resulting in different levels of adaptation to the same experience. In fact, even within the confines of retirement preparation programs, as will be discussed below, it is recommended that adjustment be perceived as an individualized process (van Solinge & Henkens, 2005). The economic incentives offered to each member of the couple also impact the decision of the other in relation to retirement. In a study by Coile (2004) it was found that men respond more significantly than women to the incentives received by their spouse in relation to their own retirement decision.

Resource theory when applied to the retirement within the scope of a couple also influences the individual reaction experienced by members therein. Retired husbands are least satisfied in the event that their wives remain employed, and prior to retirement had more say in the decisions of the household. Wives report being least satisfied when their husbands remains employed and had more say in decisions prior to the retirement of the wife. This indicates that in the event that retirement enhances the influence of the other partner within the relationship, retirement transitions and subsequently satisfaction are negatively impacted (Szinovacz & Davey, 2005).

### **Retirement and Depression**

Szinovacz and Davey (2004) sought to study the relationship between retirement and depression. Specifically, the researchers employed hypotheses based upon a life course perspective alongside life event stress and role theories. The purpose of the study was to examine whether the employment and length of retirement of a spouse affected an individual's post retirement depressive symptoms. Within the scope of the consideration, married individuals who either remained continuously employed over time, or completely retired were incorporated into the study. Marital context was found to be influential upon the outcomes reported, with a significant difference in the reaction between men and women having been found (Szinovacz & Davey, 2004).

**Gender and post retirement depressive symptoms.** Szinovacz and Davey (2004), in an analysis of 2,695 interviews of couples, considered the role of gender in relation to the response of a retiring spouse. It was found that retired men were negatively affected by the continued employment of their spouse in comparison to retired men whose wives were not continuously employed. The joint retirement of spouses amongst men was found to

have a beneficial influence upon men who had recently retired, and men who had been longer retired. For men who had recently retired, the positive effect of their wives' retirement was mitigated by the enjoyment of joint activities amongst the spouses (Szinovacz & Davey, 2004).

Women were found to react differently to the employment of their husband upon the retirement of the wife. The effects of the retirement of their spouse were only found to be reported within wives who had very recently retired, defined as being a period of 0-6 months. Wives reported greater depressive symptoms if their spouses were already non-employed prior to their own retirement. The study concluded that retirement adaptation and well-being is a complex process that is influenced by the context of a marriage (Szinovacz & Davey, 2004). The process and order of retirement within the scope of a couple is influential upon their adaptation mechanisms, and thereby the level of well-being and satisfaction experienced within the scope of the relationship.

### **Retirement Preparation Programs**

The employment of retirement preparation programs provides a viable means of preparing individuals for retirement. Such programs have been found to aid in the transition into retirement, and thereby build upon retirement satisfaction (van Solinge & Henkens, 2005). Programs positioned to assist couples in the stage of retirement are recommended to incorporate principles of communication to support the outcome realized by the couple. A key facet of retirement preparation programs is the importance of retirement planning. Retirement preparation and education plans provide information for individuals about to retire in relation to their increased time, and how to invest it in a meaningful way. Community participation is recommended to be endorsed for those retiring as a means of identifying a gratifying activity that is beneficial to the community (Dennis, 2007).

### **Retirement Planning**

The adequate planning and management of retirement to a marked degree determines the outcome thereof. The most influential factors upon retirement are those of adequate retirement income, and financial security. In addition to financial concerns, relationship management is also important to positively affect the retirement experience. Effective planning for retirement is a complex process that must account for the changes to be realized in the lifestyle of the individuals in the couple upon retirement. The shift away from work entails a marked change in the way in which time is employed, and the amount of time that is available to the retired

person. Planning ahead related to how this time will be employed is an important factor in the successful management of the retirement process and experience (Dennis, 2007).

### CHAPTER III: CONCLUSION

#### Discussion

The experience of retirement within the scope of couples is a variable phenomenon, as indicated within the research above. There are a great many factors that influence retirement, with those related to economics being particularly important, and not heavily discussed herein given the focus upon communication. Economic factors however are likely to markedly influence the way in which retirement is experienced, and also the communications that occur within the scope of a couple in which one or both members have retired. Should economic difficulties be experienced following the decision of one member of the couple to retire, it is likely that animosity would develop towards the member who had not made the decision to retire. Thus, economic concerns are inherently related to communication within the scope of a retired couple's relationship, as lacking in economic concerns, many communications would become nonessential that would likely be negative in nature.

Many contextual factors influence the level of acceptance and satisfaction reported with retirement. While these factors are often linked to economic concerns, they are also largely related to social factors. Outside the scope of relationships, social factors such as interactions with coworkers and friend are affected by the transition into retirement. The importance of communication within the scope of a couple is likely magnified following a retirement given the lack of social opportunities for both members of the relationship to participate in. Thus, it is important to frame the role of communication within older couples by also taking into account their level of sociability outside of the relationship. Lacking in friends and family the importance of intra-relationship communication is increased, and thus the role of the members of the couple in maintaining satisfaction with retirement is also magnified.

An additional facet of retirement within the scope of couples that is of value and was not explored in depth above is that of children. The presence of children or lack thereof is likely to exert a considerable influence upon the level of satisfaction reported by couples entering retirement. Having children to provide emotional and financial support would be a significant bolster to the retiring couple. Such a resource is likely to be highly

influential upon the process of retirement, and thereby of value in framing the role of communication within the couple in relation to their greater social life.

### **Recommendations for Future Research**

The role of communication within the scope of a retiring couple is changing with every passing year. The United States is currently in the midst of the Great Recession, and thus the economic context faced by retiring couples is likely to shift significantly in the coming years. The changes in the economic environment are also affected by the rising rate of divorce being experienced in modern society. The research cited above is largely in relation to existing generations of retired individuals. However, moving into the future given economic uncertainty and a rise in the divorce rate, the context of retirement is likely to change significantly. If fewer couples are together at the age of retirement, the role of communication within retired couples will be relevant to fewer retirees. It is essential that future research address the changing nature of the economy, in addition to relationships in general within society. As funds available for retirement decrease, and the likelihood of being in a couple at the age of retirement also falls, the context of relationships will also change, thereby demanding a shift in the perspectives applied to related research.

### **Suggested Hypotheses**

**H1.** Retired couples with communication that is qualitatively reported as satisfactory experience less conflict in relation to the transition to retirement.

**H2.** In the presence of good communication, retired couples are better able to renegotiate their roles and identities, and thus experience lesser symptoms of depression.

**H3.** A lack of communication within the scope of retiring couple's relationship increases the level of reported dissatisfaction with retired life.

### **Suggested Research Questions**

1. In what ways does communication influence the transition and acceptance of retirement within couples?
2. How influential is marital status upon the transition and process of retirement for couples living together in the same home?

## Conclusion

The importance of communication in the context of a couple within retirement is significant. When members of a couple are capable of openly communicating related to the various challenges and changes that are associated with retirement, they are better able to transition through them together without conflict. As is evident through the life course perspective, when couples retire, their course in life has shifted, and thus their roles and relationships must be renegotiated. Retirement is a complex process in which the identity of the individual in addition to their lifestyle is significantly altered. Within the scope of a couple, the maintenance of ongoing communication is essential in the renegotiation of the lifestyle of the retiring persons. Retirement satisfaction within the scope of a couple is largely determined by the quality of the relationship between the couple, and communication is a key factor in supporting such quality.

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