

When Only One Spouse Retires

Retirement in any form can upend a couple's relationship, but when both spouses used to work full-time and only one retires, that reconfiguration raises its own challenges and benefits.

When Gloria Strauss's husband Michael retired 17 years ago from his position as director of special education for a New York City school district, she remembers being very disappointed.

She was still working full-time, also as a special educator administrator. "I expected him to step up his game when he retired, and he didn't," she says. "There were no nice healthy dinners waiting on the table. I would leave, and he was on the couch, and when I came back, he was on the couch."

Retirement in any form can upend a couple's relationship, but when both spouses used to work full-time and only one retires, that reconfiguration raises its own challenges and benefits. After talking to hundreds of people while researching her book, Miriam Goodman, author of *Too Much Togetherness: Surviving Retirement as a Couple*, found that too often the working spouse's expectations for the retiring spouse—especially when it was the man who retired first—didn't match the reality.

"One woman in North Carolina, who was still working (to get employer-provided health insurance) because she was not yet 65 years old, hated her job," Goodman says. "She'd walk in the house, and her husband would be sitting around the pool drinking a martini and saying, 'What's for dinner?'"

Generally, couples retire at the same time, says Kathryn A. Edwards, a Rand Corp. economist whose research includes retirement. She notes that the term "retirement" is much more elastic than people think. Sometimes, a spouse returns to work part time or full time after retiring, often cycling through various work arrangements before stopping permanently.

Retirement also may be less of a choice than it appears. An older worker may decide to retire by default after a layoff and no new job offer, or because a family member needs a caregiver.

As a rule, people don't talk much about retirement before it's upon them. A 2018 Fidelity Investment survey found that 43% of 1,600 people surveyed disagreed with their partner about the age to retire, although that percentage decreased the older people got, with 51% of millennials, 44% of Generation X and 33% of baby boomers disagreeing with their partner. Only 25% of same-sex couples disagreed about when to retire.

Money was another bone of contention. More than half (54%) couldn't agree about how much they should save to maintain their current lifestyle in retirement.

Practical Matters Regarding When Couples Retire

The problem of retiring separately “comes up all the time,” says Kristi Sullivan, a certified financial planner and owner of Sullivan Financial Planning in Denver. “People tend to think it’s strange if they don’t retire at the same time.”

A couple she is advising, still in their 40s, is already arguing about it. “The husband wants to retire in his mid-50s, and his wife wants to work forever,” she says. “There’s financial worry on the wife’s part, but also pressure: ‘If you retire, do I have to?’”

Sullivan says she reassured the wife that it’s OK for one spouse to retire and the other to continue working. “That opened up the door for her to think about it.”

Of course, finances—and age—play a big role. The first question is can you afford to live on one income? Then there’s health insurance. Couples who are too young for Medicare need to figure out how they’re getting health coverage, with perhaps one spouse continuing to work for employment-based medical insurance.

Social Security is part of the decision, too; waiting longer to claim benefits typically increases them. One option is for the retiring spouse to take Social Security while the other spouse waits.

“That’s why you run the numbers and give people a firm footing with data about whether it’s feasible,” Sullivan says. “Sometimes, you might have to put in an extra cost for medical insurance for five years and factor that in.” If the money is there, “that allows people to talk more about the emotional side of things,” she says. “If it’s not going to work, then everybody needs to keep working.”

Edwards says that according to her research of dual-earning couples, it is slightly more common for the wife to retire before the husband when retiring separately, even though husbands are usually older than their wives. But Goodman discovered that it was not unusual for a husband to want to retire first. The wife may just be hitting her career stride either because she started working later or dropped out of the workforce temporarily to raise children.

She says, ‘Wait a minute, I’m not ready to retire,’” Goodman says. “They’re not equal in terms of their work trajectory.”

The Loose Ends of Retiring Separately

Retiring separately creates new marital patterns. Men are often at loose ends when they retire before their wives because the husbands don’t have the social networks women tend to have, says Joe Casey, a managing partner for Retirement Wisdom, a retirement coaching service in Princeton, N.J. Men, more than women, he says, are frequently “afraid of retirement and boredom and not being relevant anymore.”

Gloria Strauss’s husband, Michael, now 73, says that’s what happened to him after leaving his job. His decision to retire happened rather abruptly, when the city department of education decided to reorganize “and it seemed like a really good time for me to go.” But “I never really thought a lot about what I was going to do when I retired,” he says. “At a certain point I went

into kind of a depression." Had his wife ended her career at the same time, "we probably would have done more traveling, and it might have been less of an adjustment. I would have had someone available to do things with."

So, he eventually started consulting, was offered a full-time job and returned to the workforce for another eight years. Now he and his wife are both retired.

Sullivan recalls a man she met at a conference who told her he was ready to retire but his wife planned to work another decade. "Everything he loved doing, such as going to car or gun shows, was with his wife," she says. "I said, 'How's that going to work if your wife is still working?'"

Not surprisingly, Casey notes that "the ones that struggle are the ones used to doing everything with their spouse," and finding activities to do on your own "reduces a lot of the pressure."

That's what Alicia Munnell, 78, hopes her husband will do. As the director of the Center for Retirement Research at Boston College and a professor of management science at Boston College's Carroll School of Management, Munnell has long thought about retirement issues, although she has no plans to step down any time soon. But her husband, who is 82, just left his law practice, and she is a little worried about how it will all play out.

Although he is a voracious reader, "I don't want him to be bored," she says. "If he felt bored, I would feel I would have to cut back on my activities."

Munnell says the plan—at least her plan—is that her husband will "get anchors" to his schedule, such as a monthly date with a good friend and classes through continuing education.

Casey says going back to school, volunteering or part-time consulting are all good ways to redesign a post-work life. What you don't want to do, he says, is hit the pause button waiting for your spouse to retire.

The Hidden Benefits of Retiring at Different Times

Of course, for some couples, an asymmetrical retirement strengthens the relationship. Casey remembers one woman telling him that her retired husband was "a totally different person with more time to have meaningful conversations."

For Karen Sammer, her husband's retirement in 2006 at age 64, came at the perfect time. Their children were just aging out of after-school care, and she and her husband, who is 15 years older, wanted someone at home during the tempestuous teenage years.

Although her husband took Social Security shortly after he retired, financially, it wasn't always easy. "I made a decent living, but we live in a pretty expensive part of the country. It made it challenging on one income," says Sammer, who lives in western New Jersey and was a director of federal audits in a large corporate tax department until she retired two years ago at the age of 60.

The money difficulties were offset, however, by having someone to keep an eye on the kids and help with errands and household tasks. Although her husband missed the social side of his work, his volunteer work at their church kept him busy.

"I used to say it was like having a wife at home," Sammer says. "People were envious; they wished they had what we had."

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