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Taking a Multifaceted Approach to Retirement

Paper based on a program presented at the 2009 American Counseling Association Annual Conference and Exposition, March 19-23, Charlotte, North Carolina.

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More people are retiring from their work life and—due to advances in the medical sciences—are spending significantly longer time in the retirement period than ever before in history. At this stage of life, many influences come to play with various options to explore and many questions to answer. Counselors and therapists will be in demand to assist with those important decisions that are facing so many individuals.

Considerations about retirement evoke in people’s minds primarily work and career aspects that are coming to an end and might be replaced by a more leisurely lifestyle. Questions about how to fill the time with constructive, meaningful, or at least enjoyable activities may occupy individuals’ minds in pre-retirement times or after the keys and badges have been handed in on the last day of work. Some soon-to-be retirees may intensify hobby activities; others may plan a trip to symbolically mark the transitional threshold, while still others wait for the morning after the last work day for inspiration to descend upon them. From part-time work to volunteer services, to hobby activities, to explorations of new territories and to the learning of new skills—the menu of possibilities is long and varied, depending on the condition and resources of the individual retiree. For those who want to explore and try out new avenues prior to actual retirement, opportunities are available within vocation vacation arrangements (Villano, 2007).

People respond differently to major lifestyle changes. Where pessimists may focus exclusively on losses at the end of a way of life, optimists may expect new utopias to unfold, and realists may feel challenged to adapt to the changes while searching for options and new adventures. As people’s perceptions of events and the meaning they assign to them are shaped by previous experiences, their responses are influenced by those past experiences (Collins & Collins, 2005; James & Gilliland, 2005). Considering the notion that bad impressions form faster in people’s minds and are also more resistant to modification or extinction than good ones, it is not surprising that some people feel uncomfortable with major changes in their lives (Baumeister, Bratlavsky, Finkenauer, & Vohs, 2001).
When faced with lifestyle changes, people used to one-directional thinking, initially focus on losses without being aware of possible options. Required to make a choice—whichever they decide on—will be to the exclusion of the other and they will translate it as having lost something. Even in dichotomous thinking, occurring along the lines of good and bad, right and wrong, bright and dark, etc., losses automatically take on the meaning of dark and bad—whatever results from it assumes that negative flavor.

For counselors assisting their clients with goal setting processes for a smooth transition from one lifestyle to another, inquiring about clients’ feelings regarding previous lifestyle changes would provide knowledge of their clients’ cognitive tendencies. If appropriate, counselors could introduce a cognitive pattern similar to the Organismic Valuing Process Theory, a social-cognitive model, combining influences from earlier humanistic-existential theorists and proponents of positive psychology (Joseph & Linley, 2005). An expansion of growth through adversity theories, this theory proposes that people are motivated toward rebuilding their world in a direction consistent with new information that is relevant to the particular change and which, in turn, leads to greater psychological well-being. Another assumption states that individuals assess the meaning of events and search for paths for growth and actualization.

The Gendered Nature of Spousal Influence on Retirement

Most retirees are married and thus the shift in occupational status of one affects the lives and relationship quality of two people. Unlike past situations, now retirement of one does not necessarily coincide with retirement of the other, especially in unions that represent the husband’s second marriage. The current wife’s age might not be as close to retirement as his. She may continue in her employment for several years after he has made the transition to retirement.

Similar situations may arise in first marriages where the wife started employment after the couple’s children had reached a certain age. To be eligible for retirement benefits, her years of employment may stretch way past the termination of his work history. Thus, retirement can be viewed as a life course or lifestyle transition that combines or integrates two work trajectories over time. The notion of moving to Florida, investing in a boat, and spending the days fishing may be an unrealistic dream for some men. In these cases it is especially important to assess the spouses’ activities and wishes as well as the quality of the husband’s activities that might open up during retirement, and the quality of the overall marital relationship.

That husbands and wives don’t always agree about their spouses’ influence on the decision to retire was revealed through information collected from 151 retired men and their wives and from 77 retired women and their husbands (Smith & Moen, 1998). Analysis of the data showed that the husbands perceived their wives to have greater influence on the husband’s retirement decision than the wives themselves reported. The retired wives however, perceived their husbands as having more influence on their retirement decision than the husbands thought of their own impact, but the difference was not as pronounced as in the case of husbands being the retired spouse. The couples’
gender role ideology additionally impacted the men’s perceptions regarding their
decision.

Summarizing the gendered nature of spousal influence on the transition process to
retirement, the investigators explained that in both spouses’ perception a man’s
retirement is a family event, whereas a woman’s retirement is seen as an isolated
occurrence, except when it is closely followed by her husband’s retirement. “The effects
of the husband’s retirement reverberate throughout the family. A wife’s life transition to
retirement seems to fall into the tagalong category” (Smith & Moen, 1998, p. 743).

**Marital Relationship and Quality of Retirement**

As daily trips to the workplace have ended and grown, children have left the
house, buffers that existed during earlier phases of the marriage are gone, although
feelings of resentment over disagreements regarding childrearing and other issues may
still linger. The degree of estrangement developed during the marriages’ stages will most
likely demonstrate its real impact at the retirement phase. The two spouses may face one
another across the breakfast table, wondering about the stranger on the other side. The
suddenly increased exposure to one another opens opportunities for disagreements that
previously did not seem important. Some spouses may even decide to terminate the
marriage along with the employment (Maass, 2008).

The spouses’ past experiences of their marriage determines their relationship
during retirement. Both “his” marriage and “her” marriage combine into “their”
retirement life. Explorations of midlife marriages demonstrated several patterns of
marital politics that reflected how spouses dealt with potential or actual conflict regarding
the allocation of attention, time, and energy within the marital dyad (Huyck & Gutmann,
2006).

Furthermore, pre-retirement is a stage where people take stock of what they have
achieved compared to what they had wanted to accomplish. For spouses, who passed up
promising careers in order to raise a family and provide financial security, memories of
lost opportunities can evoke bitterness and resentment.

**Communication**

Communication is the vehicle for expressing what we want and declaring what we
do not want to experience. Communication is the way to make ourselves understood and
to learn about the wishes of those around us. But communication also provides
opportunities for misunderstandings. Men and women have different styles of
communicating. Women in their communications often expect a response that expresses
understanding and support, whereas men address the problem described in the
communication and try to offer solutions. The woman is left disappointed because she
doesn’t receive what she expected and she may perceive the man’s response as an
expression of superiority, telling her what to do. Men, on the other hand, fail to
understand why the offered solution is not appreciated (Tannen, 1990). Of course,
communication does not exist of the spoken word only; facial expressions, body
language, and equally important, what is not expressed verbally—what is left unsaid—are parts of communication.

**Investment in Relationships: Costs and Rewards**

Rewards received through relationships and costs of investing in relationships influence the partners’ satisfaction and commitment. As explorations have demonstrated, satisfaction is associated with rewards but commitment is linked to both investment and rewards (Sacher & Fine, 1996; Simpson, 1987). Thus rewards and costs form a fluctuating system that impacts relationship quality in different ways. Considering the fact that married couples may have several decades together in the retirement phase, exploring and modifying their marital relationship in the decades prior to retirement can be a significant part of the overall preparation process for retirement. Once in the situation, the balance sheet of the past has left its impression on the partners and is not changed easily.

**Sexual Issues Impacting Life in Retirement**

As people live longer and healthier lives, we need to modify our thinking to include the aspects of their sexual lives. In the past, the sexual desires of older people have been the source of jokes and comedy routines. And older people’s sexuality has been portrayed as ridiculous or even disgusting in literature and the media (Gingold, 2008). At this life stage it is even more important to remember that sexual activity is not just about intercourse.

Throughout recorded history across most cultures, men have been the carriers of power. The notion of masculinity is infused with images of power. Male gender identity revolves around the ideology of masculinity that includes characteristics of fearlessness, toughness, and denial of vulnerability (Mejia, 2005). Despite the so-called sexual revolution, throughout the 20th century and beyond, gender-role socialization has continued to shape men’s and women’s behavior including their notion of sexuality. Characteristics that culturally translate into power hold an attraction and sexual interest for many women when choosing a mate—at least, in the early stages of the relationship (Maass, 2007).

But culturally successful men share certain personality traits, such as arrogance and self-serving tendencies, which over time erode emotional and physical intimacy and lead to reduction of sexual desire in the target of these behaviors (Geary, Vigil, & Byrd-Craven, 2004). Despite reduced sexual desire, however, women may tend to accept those personality traits out of fear of losing the relationship and its benefits. Fear can be a motivating factor and for a while can activate a certain degree of passion in the fearful person because it inspires a shiver of subservience in those who approach the holder of the power, according to Barbara Amiel, former political columnist for the Sunday Times, who came close to it as the wife of Canadian-born Conrad Black, inductee into England’s House of Lords in 2001, who reportedly fell from grace later on (McDonald, 2004).
Furthermore, men and women view sex and love differently. According to conventional wisdom, most women associate love with sex, whereas for men it is easier to engage in sexual intercourse for pleasure and physical release, without the need for an emotional component. Men’s traditional sexual style allows them gratification of their sexual desire without communication of their feelings. For women, mental and emotional aspects of their lives contribute positive or negative factors that affect their sexual moods.

As with men, though, for women sex is linked to their sense of self-esteem. Performance anxiety may become an issue for men but women’s self-consciousness is associated primarily with their attractiveness. In the absence of verbal feedback, women are left to silently interpret the sexual encounter in negative or positive terms.

As mentioned in the section on communication, what is not expressed verbally is just as important as the spoken word. Therapists can help their clients understand the concept of a “communication space” which can be envisioned as a bubble around the two participants and their responses to each other. At the beginning of a romantic relationship empty space in the bubble will most likely be interpreted within a loving mood while after years of disappointment interpretations may take on a negative slant.

Thus, expressing clearly and in detail one’s feelings, wishes, and appreciation for the other, leaves a smaller space in the bubble for negative interpretations. The woman making love to a silent partner may interpret the silence to mean that she is not attractive or interesting enough to be talked to. Most likely, it will also prevent her from expressing her own wishes and desires. Not asking for what might be enjoyable is the best guarantee for not getting it. Women’s silence about their wishes is just one step on the road to relinquishing their sexual desire as the bubble takes on more and more negativity (Maass, 2006).

Although neither men’s nor women’s attitudes may be wrong or pathological, it makes for some difficulties when men and women decide to take up with one another. There is a gap to bridge and if it has not been bridged by retirement time, the quality of this phase in a couple’s life will be significantly impacted.

The concept of sociosexuality is another factor influencing the quality of life for married couples. Sociosexuality refers to a person’s willingness to engage in sexual activity with a variety of partners without restriction to romantic relationships (Simpson & Gangestad, 1991). Apparently, sociosexuality is associated with different characteristics in men and women. In men it was found to be linked to attitudes related to sexism and traditional masculinity (Walker, Tokar, & Fischer, 2000), while sociosexual women described themselves as fun-loving, self-absorbed, and misunderstood at times (Reise & Wright, 1996).

Although the concept of sociosexuality is not entirely foreign to women, in our culture it is much more practiced by men and many of them endorse greater sexual restriction for women than for themselves. While men may accept sociosexuality as relevant for themselves, they apply sexual conservatism primarily to women. For women, on the other hand, both sociosexuality and sexual conservatism are personally relevant constructs (Yost & Zurbriggen, 2006). In couples where spouses adhere to different versions of the sociosexuality-conservatism construct—if they intend to remain together—the quality of their marital relationship in retirement will be severely impacted.
The issue of forgiveness, requiring a willingness to acknowledge the hurt rather than denying or forgetting it (Worthington, 2001), has become increasingly more important in marriage counseling.

In summary, those are some aspects that exert significant influences on peoples’ lives in the retirement phase. The list, although long, is not exhaustive. Counselors and therapists that are called on to assist their clients in the task of preparing for and transitioning into a meaningful and satisfying existence in this phase of life face the multifaceted requirements of being knowledgeable and understanding of these issues. It is not an easy task, but one that demands respect for and sensitivity to clients’ needs and goals—independent of the counselor’s personal values and preferences.
References


