

EXTENT OF PLANNING FOR RETIREMENT AMONG
THIRTY RANDOMLY SELECTED COUPLES IN MANHATTAN, KANSAS

by

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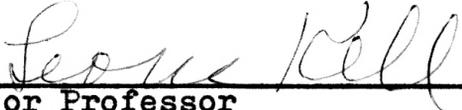
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INTRODUCTION AND OBJECTIVES

Retirement has become, in industrialized America, a "rite of passage", and like rites of passage in other cultures, it is looked upon with eager anticipation of the freedom it promises and apprehensive dread of the new problems it presents. Social scientists are interested in learning whether the adjustment to retirement of an aging couple is something which they can prepare to work through together, or whether it is something which "just happens" to disengaged employees.

The study was planned to learn the extent and nature of plans made by couples, as well as their expectations for the retirement period which according to Robins (1961) will last an average of seven or eight years. The major objectives were (1) to find what specific plans, if any, had been made in anticipation of retirement by couples in which the husband's age was sixty to sixty-five years, and (2) to determine the extent of agreement in opinions of husband and wife concerning retirement and the opportunities and/or problems anticipated.

CHAPTER I

REVIEW OF LITERATURE

Albrecht (1951) interviewed older people in a small midwestern town, finding differences in living patterns according to social class. Couples in the upper-middle class lived in large comfortable houses, had no money worries, and traveled moderately. They continued membership in organizations, but reduced their activity. Most of the men were working, usually at a reduced pace, and there seemed to be no set pattern of church membership and activity. Lower-middle class couples lived in moderate sized homes; half of them were home-owners. The small number not living with a spouse had apartments or had entered a private or church home for the aged. Pensions from employment were gladly accepted at retirement age. A few of the husbands were working whose crafts were in demand. Travel was limited to visiting relatives. Organizations were principally church and lodge, with all women and most men being ardent church members. The upper-lower class couples owned small homes. Many were European immigrants and sixty per cent of the men were still working. Twenty per cent were receiving Old Age Assistance, while children took care of their parents when necessary. Church attendance was the rule rather than the exception,

and organization membership centered in one group.

According to Wallin (1962) senior citizens want: (1) to have some voice as to when they shall be retired; (2) to continue in some sort of productive employment; (3) to use recreational opportunities as a supplement, not as a substitute for work; (4) to keep mentally and physically active; and (5) to have services which help them lead an independent existence out in society rather than in institutions. About ninety per cent now live out in the community.

Retirement brings great changes in family relationships (Pollak, 1956). With the husband's retirement, long standing arrangements and adjustments in division of labor, decision making, and even chronic marital tensions, are disturbed. A wife who worked before her marriage or parenthood has had an experience in retirement. If she has reared children who left home, she has experienced a retirement in effect herself. This can make her a resource for a husband's effort at adjustment to retirement. Or it can give her a claim to superiority at a time when her husband needs support for his feelings of self esteem.

A Cornell University study was conducted relating differences in adjustment, as indexed after retirement, to differences in anticipation which were indexed before retirement occurred. Indices of adjustment were (1) length of time to get used to retirement, (2) difficulty in keeping busy, and (3) dissatisfaction with retirement. Results indicated that pre-retirement attitudes toward retirement and pre-conception

of retirement were roughly equivalent factors which contributed to success in establishing a satisfactory retirement role. Attitudes toward retirement were slightly more important than pre-conception among those who had plans. Among those without accurate pre-conception of retirement, planning impeded adjustment. But on the other hand, planning could be a help in building an accurate pre-conception as well as a willingness to retire. It was also indicated that a favorable pre-retirement attitude toward retirement was in a large measure dependent upon expected retirement income (Thompson, 1958).

Shanas (1958) stated that it appeared that planning for retirement was an important factor in adjustment only among those who held a favorable pre-retirement attitude toward retirement. Plans which were pursued without enthusiasm would probably not be relevant to satisfaction in retirement.

Havighurst (1955) asked hundreds of persons their plans for retirement, and found very few had any but vague ideas on the subject. Many talked about wanting to rest. Others said they would travel, visit grandchildren, or make repairs on their homes. He reported that he almost never found a person with a well defined plan for as much as ten years after retirement.

A high stability in the interests of persons over a number of years was noted by Anderson (1959). While an aging person may develop new interests from time to time, and while there was some change with age, within broad areas of

interest, there was considerable stability for items, areas, and general patterns. Progressive changes in the content of activities with increased age were revealed mainly in recreation or leisure activities. Success on the part of the individual in developing meaningful activities to fill newly available free time upon retirement were related to educational level, socio-economic or cultural status, and to earlier experiences.

Tuckman and Lorge (1953) interviewed industrial workers who had applied for retirement, or were already retired. About half of those still working said they were looking forward to retirement. Retirement tended to look less attractive as the individual grew older and he seemed to come to feel that retirement was a recognition of being no longer able to work, rather than a period of relaxation which he could accept. Financially most of these workers could not afford to retire, and so to them this change meant skimping on necessities as well as giving up some comforts.

In a study of provisions for finances in retirement of Kansas farm families, Correll (1958) found that about one-half had given consideration to financial plans for retirement, and about one-fourth had fairly definite plans. A little over one-half thought they would have income sufficient to meet their needs.

Mathiasen (1957) reported that only five per cent of the retired workers receiving Social Security benefits had retired voluntarily and that half the private pension plans

did not call for compulsory retirement.

Within social agencies, and in labor, management, and government, much talking and planning about retirement occurs, but most of the job remains to be done by the individual, according to Powell (1960). He suggested that two important things must be done. First, the person must change his thinking from "retiring from" to "retirement to", and learn the meaning of leisure opportunities for personal fulfillment and service, alone or with others. Second, the individual must prepare for retirement before the event, using periods of increased leisure beforehand to develop, test, and practice the kinds of things he will do and the person he will be after retirement.

Retirement could be called one's second career and what is made of it depends on one's attitudes, personality, deep-rooted interests, ways of life and conscious preparation (Changing Times, 1956). Happily retired people were centering their lives around: (1) a new job, (2) a part time job, (3) a business of their own, (4) an old job in a new dress, such as an engineer who is now a part time consultant, or a carpenter who is now doing odd jobs, (5) farming, (6) community service and volunteer work, (7) study, formal or self-directed, or (8) combinations of these.

Buckley (1962) stated that when he asked one hundred people past middle age what their plans were for retirement, only six of the hundred had what might be called organized programs. The great majority had no conception of how to go

about making a practical plan for their retirement years. He said that while some investigators found that retirees objected to the idea of "hobbies", it was important to have spare time activities, outside-of-work interests in one's life, emphasizing that in retirement, one can't have too many of them.

A report from the White House Conference on Aging (1961) pointed out that since rich and satisfying old age is primarily a personal achievement, middle aged and older persons should give increased attention to ways and means of personal fulfillment as they proceed in the aging process. More attention should be given to planning for retirement and the development of roles in family and community that are rewarding and mutually satisfying. This report suggested that older persons should be encouraged and enabled to continue to be an integral and non-segregated part of family and community affairs, according to their personal desires.

Looking ahead is a wholesome attribute of living at any age from the cradle to the grave. It can be increasingly rewarding, with a creative approach to harmonizing and reconciling the present with the past for valuing and projecting the future (Loomis, 1959).

In a study of family plans for later years conducted in Pennsylvania, Smith (1954) found that most families thought of planning for retirement in specific terms rather than general ones, and usually only in the economic aspects. In general, (1) the younger the couple, the less planning reported; (2) the higher the educational level, the greater the incidence of planning; and (3) a larger proportion

reported plans as income range went up.

Retirement is a new way of life. The elderly man who has filled his day with eight or ten hours of work must find new ways of living those eight or ten hours daily. His wife must also learn new living patterns, with her husband at home much more of the time. The person at retirement must learn to do without the things that his work has brought him; and his work has brought him more than his weekly or monthly check (Friedman and Havighurst, 1960).

For some persons retirement is a goal toward which they have been working. For others it is perceived as a trap, bad luck for which they are not prepared.

The number of persons in the United States who are sixty-five years of age and over increased 34.7 per cent between 1950 and 1960, whereas the number aged eighteen to sixty-four years increased only 7.1 per cent. The percentage of persons sixty-five years and over in the total population rose from 8.2 per cent to 9.2 per cent in this ten year period. Census reports also showed that in 1960, while the national figure for persons sixty-five and older was 9.2 per cent, the figure for the state of Kansas was 11.0 per cent (Bureau of Census, 1961a).

CHAPTER II

PROCEDURE

Sample

From the enumeration compiled by tax assessors early in 1962, names and addresses were obtained of all couples living in the city of Manhattan in which the husband's age was between sixty and sixty-five. The list included 264 names. The author alphabetized the names and numbered them in succession. A table of random numbers (Quenouille, 1950) was used to select the couples to be contacted, with two alternates designated for each number in the first list of thirty-five which was drawn. A letter (Appendix, p. 54) was sent to each of these thirty-five couples, explaining the purpose of the study and asking for an interview, stating that the writer would contact them by telephone for a specific interview appointment.

For varying reasons, about two-thirds of the couples contacted were not interviewed. Of the originally drawn thirty-five names, one was a bachelor, two wives were deceased, one husband had passed his sixty-sixth birthday, three husbands had retired, thirteen couples said they did not want to participate, and two could not be reached by telephone or personal call. In these cases, the previously chosen

alternate names were then sent letters. Ninety-five letters were mailed in order to complete the thirty interviews. In addition to making an appointment, the investigator used the telephone contact to check whether the husband was currently employed, whether he had already retired, or was past age sixty-five at the time of the call. In case the couple had no telephone, one attempt to make contact was made and when it was not successful, the previously chosen alternate name was used.

A brochure concerning a "Retirement City" happened to arrive at some homes in the same mail as the request for an interview for this study. This occurrence tended to make at least one couple reticent about cooperating. As the wife said, "We hadn't ever had a letter about retirement before, and here came two in the same mail. It seemed like more than coincidence." A University student to whom she showed the letter assured her that the study was University connected, and was not a sales promotion, so they agreed to be interviewed.

Instruments

Interviews were chosen as the most effective means of collecting information. Festinger and Katz (1953) state that attitudes, perceptions, expectations and anticipated behavior are available to social scientists through direct communication and only the individual can supply information concerning his attitudes, feelings or intentions for the

future. Four separate instruments were prepared: a check list and interview schedule each for husbands and wives (Appendix, pp. 55-73). Questions were designed to obtain information concerning the amount and manner of preparation, and the opinions of both spouses concerning this approaching period in their lives. The forty-five questions on the check lists asked for factual data, while the shorter interview schedules were designed to yield information on opinions and attitudes. For example, husbands were asked on the check list "When will you retire?" which was answered with a specific date. During the interview these related questions were asked: "What are your reasons (for retiring)?" "When would you prefer to retire?" and "Do you look forward to your retirement?" This procedure is in accordance with the statement by Hyman et al (1954) that interviews are more appropriate for items requiring complexity of definition, while for specific items such as age or education, interviews yield more "rounded off" figures than do self administered questionnaires. In addition, the use of the check list served as a time saver, shortening the time of each interview by half, since one spouse could fill out a check list while the other was being interviewed.

Both the check lists and interview schedules were pre-tested with three Manhattan couples to evaluate the responses elicited by specific questions and to learn the amount of time needed for the interviews, as well as to assist the interviewer in developing techniques. Two of the pretest

husbands were recently retired and one was just under age sixty. Following the pretests, wording of several questions was simplified or clarified and the questions were arranged in a more logical sequence. Some questions were combined, others expanded, and four additional ones were included in the final versions (Appendix, pp. 55-73).

Collection of Data

All couples were interviewed by the author in their homes at their convenience, usually in the evening. With three exceptions, husband and wife were interviewed at the same time, during one call. Each husband was asked to fill out a check list of forty-five questions, most of which asked for factual information. Simultaneously the wife was interviewed. Then the husband was interviewed while the wife filled out a similar check list. The person filling out the check list often went to another room where a desk or table could be used, but he was not asked to leave the room to provide privacy for the interview. It was believed that this sequence would assist the husband in giving more complete answers in the interview, since check list questions would stimulate his thinking on the subject.

The thirty couples were gracious in these interviews and rapport was readily established. Often the visit was prolonged for some time following the formal interview. Coffee was shared in many of the homes and hobby projects shown and explained. One husband prepared the coffee

served at the close of the interview while another offered a sample of home-made wine. One couple thanked the interviewer for visiting them as she left. Another couple extended an invitation to come back any time for another visit. One woman, who must have had some reservations about the process, said as the call ended, "It didn't hurt a bit."

CHAPTER III

RESULTS AND DISCUSSION

Description of Respondents

Age

The husbands interviewed were all between sixty and sixty-five years of age, and employed at the time of the interview. Figure 1 shows distribution of ages of spouses.

Occupation

The occupations of the persons in the sample were representative of Manhattan, Kansas, a city of approximately 23,000 (Bureau of Census, 1961b). Seven of the husbands were professors at the State University; two were laborers at the physical plant on campus; two were owner-operators of barber shops. The remaining jobs reported (Appendix, p. 75) were unique and ranged from a truck driver to a Certified Public Accountant who was a partner in the firm.

Residence

All but one of the thirty couples owned their present homes. Half of them owned apartments or other rental property. One couple had lived in an apartment for many years and planned to continue. This man expected to do no

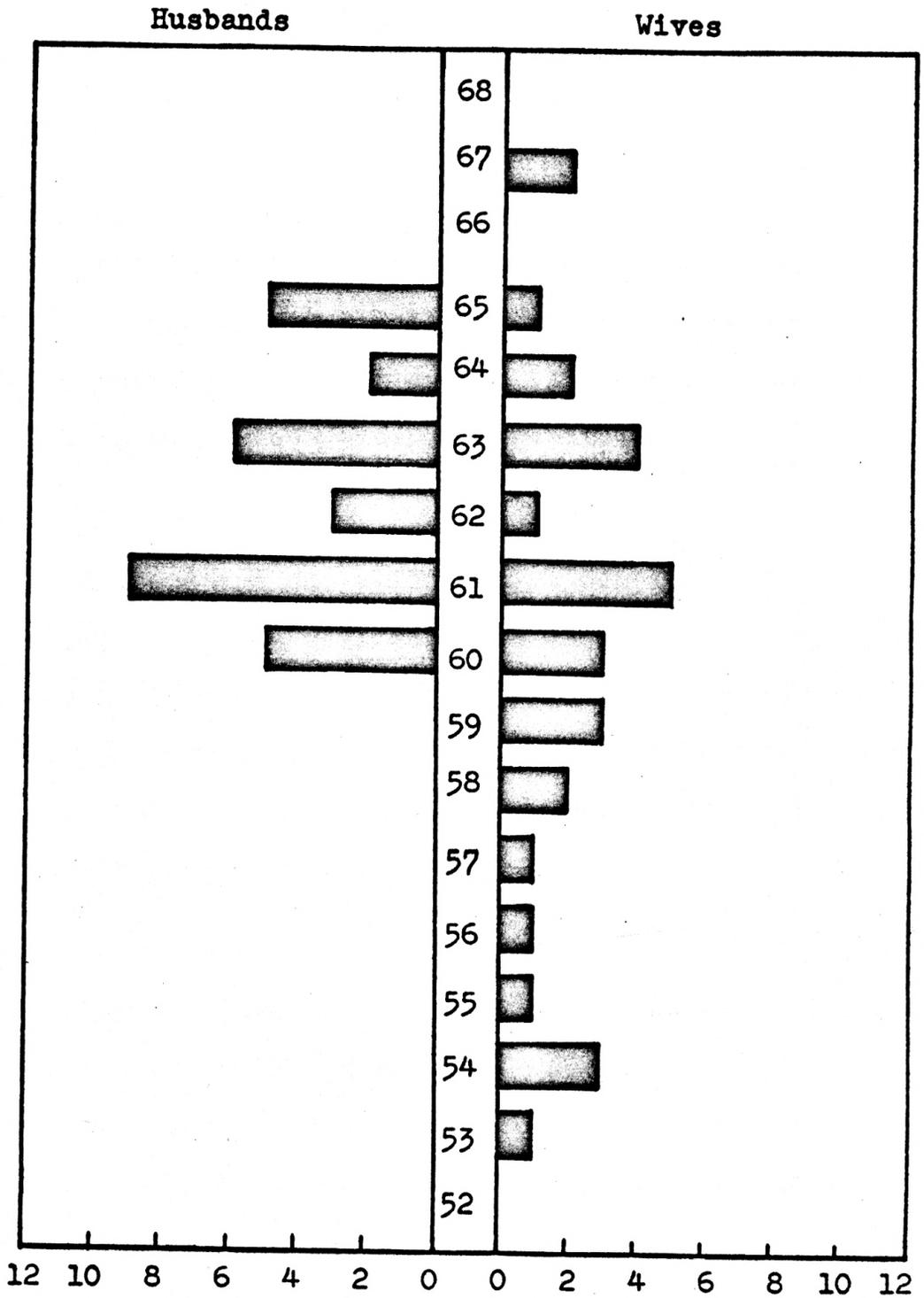


Figure 1. Ages of Respondents when Interviewed.

puttering around the house, but to fill his retirement time with part time work as an electrician, "helping other retirees out."

Wives' Working

Seven of the thirty wives, including the spouse of the man mentioned above, worked full time outside the home, and six worked part time. Eight of the thirteen expected to continue working after their husbands retired.

Education

One husband and one wife had not completed the eighth grade of school, while nine husbands and two wives had education above college graduate level (Fig. 2). One wife of a University professor mentioned that she used her college training to help her husband in his work, often as junior author of his publications.

Health

Couples' ratings of their health at the time of the interview are presented in Tables 1 and 2.

While ratings of health by self and spouse indicated general good health, wives tended to appraise husbands' health a little more optimistically than did husbands. It is interesting to note that no husband or wife rated own health as poor (Tables 1 and 2).

Yet health appeared to be a limiting factor in the lives of many of these couples. It may be that these couples

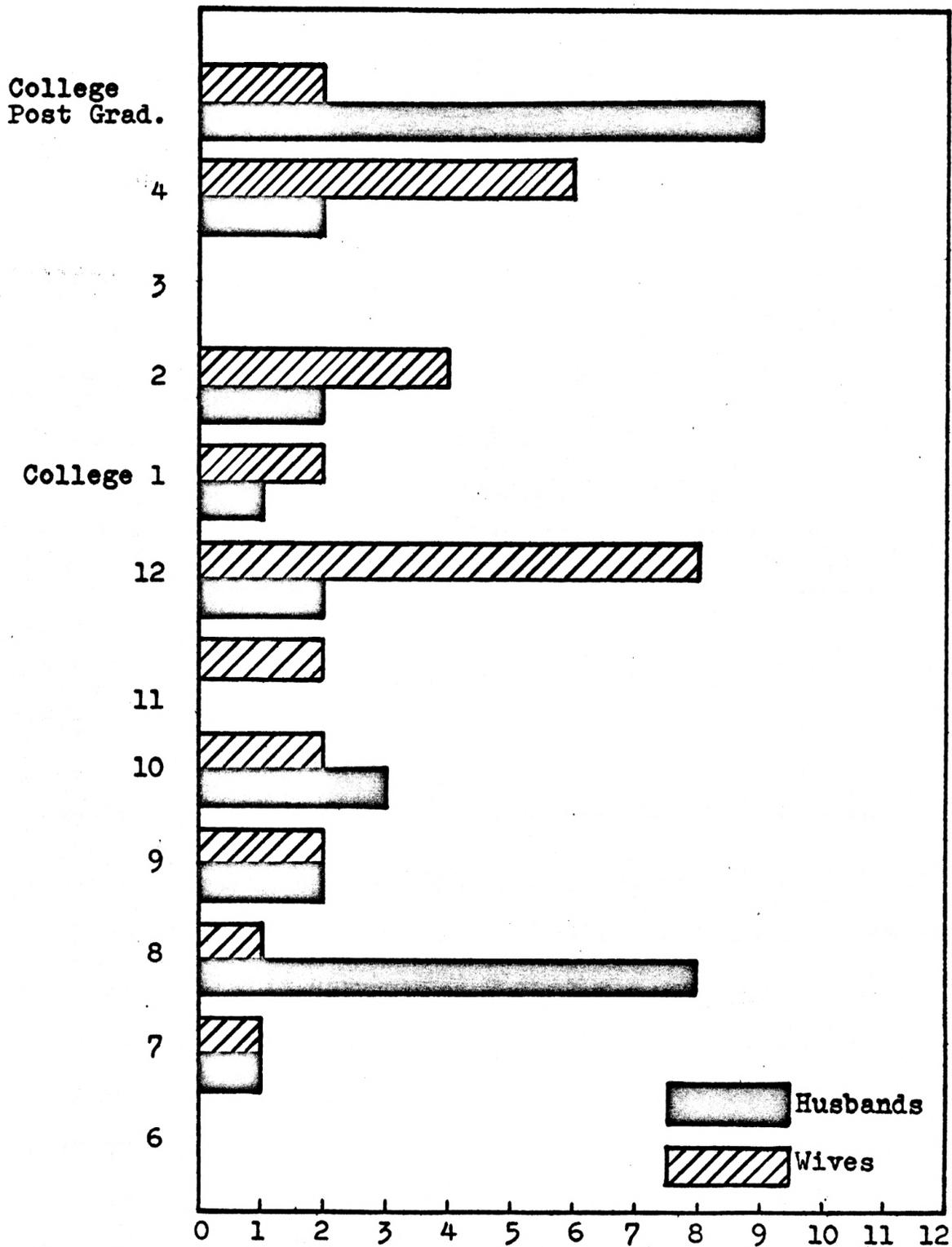


Figure 2. Educational Level of Respondents.

TABLE 1
HEALTH OF HUSBAND

Rating	By Husbands	By Wives
Excellent	5	5
Good	13	17
Fair	12	7
Poor	0	1

TABLE 2
HEALTH OF WIFE

Rating	By Husbands	By Wives
Excellent	3	7
Good	18	15
Fair	7	8
Poor	2	0

saw their health as presently good, but anticipated a decline with added age. At the time of their interviews one husband and one wife were under a doctor's care following heart attacks. These two persons were quite restricted as to physical activity, but both were hopeful that eventually they would be well enough to resume many of their former interests. This uncertainty limited plans for these couples, at least for a time. Another husband had spent several months at home recuperating from a heart attack eleven years previously, and had learned to live with his condition and

to plan realistically for his future activities. He and his wife had given thought to more alternatives in retirement than any of the other respondents. An additional husband mentioned having a heart condition which required medication, but did not give details. One wife had surgery for cancer five years previously and considered herself cured when interviewed. Another wife was to undergo major surgery the week following her interview.

Children and Grandchildren

The thirty couples interviewed had a total of seventy-seven children, forty-eight sons and twenty-nine daughters. Sizes of families were as follows: one couple was childless and one had lost an only son in wartime; eight couples had one child; eight had two children; four couples reported three children and five had four children. One couple each were in the five-, six-, and ten-children categories. The ages of youngest children ranged from seventeen years to thirty-six years. Eight couples indicated that none of their children lived in or near Manhattan.

Numbers of grandchildren ranged from none to twenty-five. Three couples reported having none. The couple with the largest number was one in which the husband and wife had married after both were widowed, and each had five children at that time. This family tried to get together at the parents' home at Christmas and Easter each year, the mother said. Only two of the ten children did not live nearby.

Many grandmothers were willingly baby-sitting to "help out" occasionally. One interview had to be postponed while a grandmother helped in a home with a new baby for a few weeks. One pair of grandparents reported that their grandchildren lived "here in town and often come over to stay all night with us". A grandmother, whose daughter and four children shared their home, said that she had given up a part time job to "be at home when the boys get home from school" and she believed this arrangement vastly better than any outside sitter.

Extent of Planning

Age at Retirement

Nine of the thirty men indicated that they expected to retire at age sixty-five. Six said between sixty-five and seventy years, and five at age seventy. Five more said they had not decided. Two planned to retire between sixty-two and sixty-five, two indicated that capacity for work would determine retirement, and one said he did not expect to retire at all.

Reasons for Retirement

Sixteen, or over half of the husbands reported that their reasons for retiring would be mandatory age set by the employer. Health was the reason cited by nine. Two self-employed men planned either not to retire, or to taper off on the job, while one mechanic insisted throughout the

interview that he had no intention of retiring from his job. Of the wives, seventeen named mandatory age, eight gave health and five mentioned pressure and personal desire as the probable reasons for their husbands' retirement.

Husbands' Work After Retirement

Six of the men said they did not plan to work after retirement from their present jobs. One was undecided, one planned to work full time, and the remainder expected to do some part-time work. Eight wives expected their husbands not to work after retirement from the present job. One said she did not know, one said her husband planned to find full-time employment, and the remainder indicated some kind of part-time work.

Wives' Work After Retirement

Seventeen wives were not working outside the home at the time of the interview. Six were employed part time and seven full time. Six husbands and four wives said that the wife would not continue working when her husband retired. Six husbands and eight wives expected the wife to continue working. One wife and one husband said that they did not know. All agreed that if the wife continued working outside the home, that it would be at the job held at that time. Table 3 shows age relationships within couples and wives' plans for working.

TABLE 3

WIVES' PLANS FOR CONTINUING WORK AFTER HUSBANDS' RETIREMENT

Wife's age in relation to husband's age	Number planning to continue work	Don't know	Number planning to stop work
Four years older	0	1	0
One year older	1 ^a	0	0
Same age	1	0	2
Two years younger	0	0	1 ^b
Four years younger	2	0	0
Five years younger	1	0	1
Six years younger	2 ^c	0	0
Twelve years younger	1	0	0

^aPart time baby sitting.

^bThe only full time worker in this column.

^cOne worked seasonally in an office.

Plans for Residence

All but one of the thirty couples interviewed owned their present homes. Twenty-three husbands and twenty-one wives signified that they planned to continue to live in Manhattan, and in their present homes, upon retirement, with nearly all of them adding, "Because this is home and it is paid for." Two of these couples were living in relatively new homes chosen with retirement in mind. Two husbands and three wives expected to live in another town or area because of interests or children there. Two couples mentioned a

retirement village as a second choice or remote possibility. One husband pointed out that one could live on less in Arkansas than in most places. Five couples were not yet sure where they would live. Of these five, one husband was retiring within thirty days, two were approximately four years from retirement and two planned to work indefinitely as they were not obliged to retire at any specific age.

None of these couples expected to live with their children unless circumstances such as health or a death made this arrangement necessary. Of interest here is the report by Engle (1963) that the New Jersey Bell Telephone Company directory of October, 1962 listed 2800 retired employees. Of these retired men and women, 2438 continued to reside in New Jersey, New York or Pennsylvania, as they did while actively employed, while 236 had moved to Florida, and 126 lived in other states. This indicated that only 13 per cent of these employees made a major change in residence at some time following retirement.

Plans for Finances

Financial plans of the respondents for retirement are shown in Table 4.

The differences in responses in Table 4 may be due in part to respondents taking insufficient time to enumerate all their assets for later living. Since wives mentioned more savings, one might surmise that this is because wives often "put some away" in savings. On the other hand,

differences in citing retirement plans and annuities may reflect a lack of information on the part of wives.

TABLE 4
SOURCES OF RETIREMENT INCOME INDICATED BY RESPONDENTS

Source	Checked by husbands ^b	Checked by wives ^b
Social Security	24	28
Income property	19	16
Public retirement plans ^a	23	12
Annuities and insurance	8	6
Company pension plans	4	4
Savings and bonds	1	5
Investments	4	4
Miscellaneous	1	5

^aIncludes Civil Service Retirement, Kansas Teachers' Retirement, State Civil Service, etc.

^bMultiple answers were given by nearly every person.

Wives appeared slightly less optimistic about future finances than did husbands, when they evaluated plans in relation to anticipated needs (Table 5). Sixteen of the couples did not agree concerning the adequacy of financial plans for their needs in retirement.

Plans for Activities

Travel.--Extensive travel was not planned by many of these couples, and much of the travel anticipated was connected with visits to relatives (Table 6). The one couple

TABLE 5

ADEQUACY OF FINANCIAL PLANS

Rating	By Husbands	By Wives
Are sufficient	9	9
Will cover regular expenses	7	4
Hope are sufficient	10	15
Are not sufficient	4	2

TABLE 6

TRAVEL PLANNED IN RETIREMENT

	Mentioned by Husbands ^a	Mentioned by Wives ^a
To see family	19	23
Frequent short trips	8	16
An annual trip	9	8
None or don't know	5	2
For specific reasons	5	2
Extensive within U. S.	3	3
Abroad	1	1

^aIncludes multiple answers.

who mentioned a trip abroad explained that they meant an extended return trip to Mexico. Wives planned more short trips and more family visits than did husbands, while husbands planned more trips for other reasons, such as genealogy research, or research and collecting for other hobbies, while one husband hoped to fish in the Gulf of Mexico occasionally.

Interpersonal Relations.--Plans for entertaining following retirement were indicated by twenty-five husbands and twenty-three wives as "about the same as now." Two husbands and three wives expected to do less entertaining, while one husband and three wives planned more. Two husbands and one wife did not know, or gave no answer. Two University faculty couples mentioned that they enjoyed having foreign students in their homes, and expected to be able to do more of that kind of entertaining in their retirement.

Couples were pleased to talk about children and grandchildren, and often proudly showed pictures. Frequently they indicated they could not see their families as often as desired. Table 7 shows the frequency with which visits from children and grandchildren were expected.

TABLE 7

ANTICIPATED VISITS FROM CHILDREN AND GRANDCHILDREN

Frequency	By Husbands	By Wives
Less than once a year	1	1
Once a year	10	9
Twice a year	5	4
Three to six times a year	3	7
Once a month	3	2
As often as they can	2	2
Once a week or oftener	4	3

One couple said that their three children and twelve grandchildren all lived in or near Manhattan, so that they saw them often. Another couple reported that their son's family lived in town and the grandchildren often took turns staying overnight with the grandparents. One couple cited as a reason for continuing to live where they were the fact that it was midway between the homes of their two children.

Visits to the homes of children and grandchildren seemed to be limited by distances. Table 8 shows frequencies of visits as planned. Eight couples indicated that none of their children lived in or near Manhattan. Husbands anticipated slightly more visiting with children than wives, both in children's homes and in couples' homes.

TABLE 8

ANTICIPATED VISITS TO HOMES OF CHILDREN AND GRANDCHILDREN

Frequency	By Husbands	By Wives
Once a year	7	10
Twice a year	9	6
More than twice a year	10	9
Depends on circumstances	0	2
Once a month	2	1

Care of Elderly Relative.---Three husbands and seven wives saw a possibility that they might be responsible for the care of an elderly relative in their own retirement. In addition, six husbands and five wives mentioned that a parent

was still living, but unless conditions changed, they did not expect to share in this responsibility. Twenty-two husbands and eighteen wives stated that there was little chance that they would be expected to care for an elderly relative. One wife reported that she now cares for her ninety-year-old mother for one month each year while her sister takes a vacation. Two couples said that they had given this kind of care in their home previously, but none was sharing their home with an elderly relative at the time of the study.

Routine at Home.--Twenty-three husbands and twenty-two wives thought a regular routine would be important to people who are at home all of the time. Six husbands and six wives (but only one couple) thought a routine not important, while one husband and two wives said they did not have an opinion. Other values mentioned were: "It gives you something to look forward to," "It's satisfying," "You shouldn't sit and rot," and "We are already geared to one," "Everyone should have obligations and do something on a regular basis," "With no routine--what would you do?" "Without plans, time hangs heavy," "Yes, I'm an early riser," "You get behind if you don't have a pattern," "I think people have a schedule, usually, even if it's an unconscious one," "I like myself better when I have one," "We've always had one and value it," "We're both accustomed to an orderly life," "You need one to keep you out of the rocking chair".

Anticipation of Retirement

Seventeen of the men said they looked forward to their retirement, compared to ten wives who anticipated their husband's retirement with pleasure. Eight men definitely did not look forward to it, while twelve wives gave a negative response. Five men and six wives admitted to mixed feelings, while two women said they had not thought about it yet. One of these two was aged sixty-three, and her husband also was aged sixty-three. The other wife was aged fifty-four. Her husband, aged sixty, planned to work full time following retirement from his present job.

When asked if his or her spouse looked forward to the retirement of the husband, thirteen husbands and thirteen wives said yes. Eleven husbands and ten wives said no, and six husbands and seven wives said they did not know. One couple did not see retirement in their future at all, barring disability.

Twenty-three husbands and twenty-one wives said they believed the husband would have extra time to fill while seven husbands and nine wives did not expect this to be true. Most husbands and wives visualized a continuation and expansion of present leisure activities with few additions for use of extra time (Table 9). Wives' responses seemed slightly more home-centered than husbands', and one-third of the husbands saw themselves as golfing, hunting, fishing, etc., while only four wives had the same picture of the husband's activities.

TABLE 9

PLANS FOR HUSBAND'S USE OF EXTRA TIME

Activity	Listed by Husbands ^a	Listed by Wives ^a
Sports, golfing, hunting, fishing	10	4
Part time work at present or similar job	9	8
Present interests and hobbies	6	4
Part time work or odd jobs	4	3
Yard, garden, flowers	3	4
Civic and church activities	5	0
Care of property	0	2
Travel	3	2
Work in own shop	0	3

^aIncludes multiple answers.

Use of Time.--When asked to project into the retirement period and tell what they expected to do each day at home, husbands tended to resist such specific planning (Table 10). The longer list of "time fillers" by wives may be a realistic result of experience at being home all day.

Neither spouse evidenced extensive concern for husband's activities in retirement beyond what is often called "puttering at home". More than half the responses in regard to possible daily activities away from home in retirement were, "I haven't thought." When weekly activities were explored, eighteen wives compared to twelve husbands indicated

that the husbands would attend church regularly. In contrast, thirteen husbands but only six wives anticipated weekly attendance at clubs or fraternal organizations.

TABLE 10
DAILY AT-HOME ACTIVITIES FOR HUSBANDS

Activity Suggested	By Husbands ^a	By Wives ^a
Haven't thought that much in detail yet	16	4
Don't want daily regulation	3	0
Yard work	7	10
House work	3	13
Work in shop or fix things	3	9
Part or full time job will fill time	3	1
Read	0	9
Television	0	7
Continue present interests and hobbies	0	5

^aIncludes multiple answers.

Fifteen husbands and twenty-one wives expected the husband to continue all his present leisure time interests and activities when he is retired. The remaining persons anticipated that at least two or three of his interests would be continued. Twelve husbands and eleven wives said that they could think of no new leisure activities or interests which the husband would take up. Two husbands named more reading,

two mentioned civic work, and two wives indicated travel as a new interest. Single entries of possible new activities were: hunting and fishing, fraternal organizations, bird watching, writing, politics, woodworking, those which health permits more genealogy. One wife said, "I hope he resumes bridge."

Concerning the wife's interests and leisure activities, sixteen husbands and twenty-three wives said they expected the wife to continue all her present interests. Five husbands said they did not know, and the remaining husbands and wives indicated that a slight reduction in her activities might occur. Only two husbands and one wife expected the wife to drop as many as one interest or leisure time activity at the time of her husband's retirement. Eleven husbands and nine wives said no new interests would be taken up at this time. Eighteen husbands and twelve wives did not know, or were undecided. Nine of the wives and one husband believed that the wife would take up some new interest following her husband's retirement.

Organizations.--Husbands and wives were generally aware of the participation by spouses in clubs and organizations, with wives slightly more aware of husbands' memberships than husbands of wives'. Names were listed of those organizations to which the person and the spouse belonged. The lists are compared in Tables 11 and 12. Husbands and wives tended to agree concerning the effect of retirement on the clubs and organizations in which the husband would continue membership

and activity. This is indicated in Table 13. Only three of the husbands and none of the wives believed that the husband would join any additional clubs or organizations upon his retirement.

TABLE 11

GROUPS IN WHICH HUSBAND HELD MEMBERSHIP AT TIME OF INTERVIEW

Number of groups	Husbands responding	Wives responding
None	4	4
One to three	17	16
Four to six	6	5
Seven or more	3	5

TABLE 12

GROUPS IN WHICH WIFE HELD MEMBERSHIP AT TIME OF INTERVIEW

Number of groups	Husbands responding	Wives responding
None	6	3
One to three	12	13
Four to six	3	9
Seven or more	2	5
Don't know	7	0

TABLE 13

GROUPS IN WHICH HUSBAND EXPECTED TO CONTINUE MEMBERSHIP

Number of groups	Husbands responding	Wives responding
All, or all but one	21	26
Most of them	3	1
One	2	0
Now belongs to none	4	3

Regarding changes in the wife's memberships, twenty-five wives and seventeen husbands expected her to continue in all or nearly all of those which were listed, and only three wives and four husbands thought it likely that she would join any new organizations following her husband's retirement. Wives seemed to regard retirement as having less effect on organized activities for either spouse than did husbands.

Plans for Education.--Participation in organized educational activities was not extensively planned by the thirty couples. Only three husbands and two wives thought it likely that they themselves would attend night school or University classes in the retirement period. None of the wives and two of the husbands believed that their spouses would attend night school or University classes.

A Case Study

Couple Number 22 were among the group who had done the most extensive planning. This couple's realistic plans were outlined by them during the interview. Since they had many alternatives in mind, brief answers to questions did not always indicate complete agreement per se, but there was evidence of more discussion than in any other instance. This couple was much more willing to talk about what retirement would mean to them than most of the couples interviewed. The husband said that his wife agreed with him in regard to plans for his time "100 per cent, although I may have to change them, of course. We'll see how it works out." The wife indicated that she agreed completely adding, "We have talked everything over, and thought of possible alternates".

Both mentioned that they had some idea as to what retirement would be like. The husband spent several months in enforced leisure following a heart attack eleven years ago, and he impressed the author as being a husband who is "at home" in the house. The wife said she knew from this experience that her routine would change with his retirement. This experience evidently had made them think a great deal about possible limitations. For example, they had recently remodelled their attached garage into a family room which, they pointed out, could become a downstairs bedroom should the need arise. This would release the upstairs bedrooms to be rented to college students, which would be financially

advantageous. Both said they would prefer to continue to live in Manhattan in retirement. The husband said that the two smaller towns in which they had lived previously were alternates, and the wife pointed out that a smaller town would be a less expensive place, and so was a possibility in their plans.

The wife mentioned that a remote possibility in older age was that one or both of them would live with their son. This was the only instance in the thirty interviews when a person projected plans into the distant future. The wife said that they had always had a routine and valued it. The husband thought that a routine would be a disadvantage, and would be glad to get away from the routine of the job, but expected to develop another one in his retirement.

The husband thought that his wife looked forward to his retirement, except that she was concerned over his health, which was due to age rather than to retirement. The wife said that she had mixed feelings about it, but since they had alternate plans, she did not dread it, even though she thought her husband would be happier working. Both indicated that he would work at a part time job in his retirement. He had maintained a state realtor's license so that he could pursue that work at any time. This couple shared an interest in restoring antiques and this work was one of the possibilities on their list. The husband said, "We have reasoned this out a lot". He added that they might even deal in antiques. Many lovely pieces of furniture which they had

refinished were in use in their living room, giving evidence that they knew whereof they spoke.

The husband said that they had been experimenting at living on what they expected their retirement income to be, in order to see how it went. He felt, as a result, that he would want to supplement it with some sort of part time work. The wife indicated that she expected to drop some of her club work during retirement for financial reasons.

Their answers to questions indicated that they believed retirement would necessitate adjustment for them, but they also believed that they could do it and be happy at it. They both mentioned looking forward to less pressure and to more time together. While this couple's plans were not founded on a broad base of financial security, yet the plans appeared to be realistic, workable, and suited to the interests and needs of this particular husband and wife.

Agreement Between Spouses

Thirty-five items were selected from the check lists and interview schedules as being most pertinent to planning and indicative of attitudes (Appendix, p. 76). Answers to these questions were checked for agreement between spouses for all couples. Each pair of answers was compared and judged as being (1) in agreement, (2) in disagreement, or (3) indeterminate--not in total agreement, but not disagreeing. This last category included cases where one person said, "I don't know," and the other gave a definite answer.

It also included instances where one answer was vague. For example, to the question, "When do you think people should retire?" one husband stated, "About age sixty," while the wife's reply was, "When they can still enjoy life." If both persons said they had not decided, they were categorized as agreeing, just as they were when both gave either an affirmative or negative answer to the question. High agreement on the question concerning how the wife felt about her husband's retirement plans did not necessarily mean she agreed with his plans, but indicated that both spouses said the same thing about the wife's feelings.

Agreement between spouses was high, with all couples agreeing on at least half the thirty-five questions considered indicative of agreement. Of eight couples who were in agreement twenty-eight or more of the items, four husbands were nine years from mandatory retirement, two had seven years to work, and two had less than three years. There was little pattern in regard to the amount of planning done by the high agreement couples, as the group included Couple Number 9 who indicated that retirement was not a part of their expectations for old age.

None of the five couples who disagreed on five or more items had plans which were extensive, and two reported little or no planning. All five of these husbands were either five years from retirement, or were self-employed. Of the six couples who gave indeterminate answers on ten or more items, two husbands were not subject to mandatory retirement

and planned to work as long as possible, three would work about four years and one was within thirty days of retirement. All couples who gave indeterminate answers had vague and limited plans in general for their retirement, but in the groups of couples with high agreement or high disagreement, the range of extent of plans was great. Indeterminate answers seem to indicate a lack of discussion and planning, or that the couple was still exploring possibilities.

On the thirty-five pertinent items, twenty-eight of the couples agreed in answers as to (1) how the wife felt about husband's plans for use of time; (2) what the wife would do at home on a daily basis after her husband retired; (3) whether they expected to be responsible for the care of an elderly relative. The additional topics (Table 14) on which twenty-five or more of the couples agreed were:

(1) when the husband would retire; (2) when it was preferred that he retire; (3) whether he would have extra time to fill in his retirement; (4) plans for residence; and (5) amount of discussion on plans for retirement.

Nineteen of the husbands and twenty of the wives indicated that the wife approved of the plans her husband had made generally for use of his retirement time. Five husbands and five wives said they didn't know. These persons qualified this statement by saying they had no plans, so how did they know.

Twenty-seven husbands and twenty-five wives reported that the choice of living arrangement was a jointly derived

plan. Two husbands and three wives claimed the choice as their own, while one husband and two wives credited their spouses with the decision.

TABLE 14

EXTENT OF DISAGREEMENT AND INDETERMINATE ANSWERS ON EIGHT ITEMS EVINCING GREATEST AGREEMENT

Item ^a	Couples agreeing		Couples indeterminate		Couples disagreeing	
	No.	%	No.	%	No.	%
C-4 ^a When will you retire?	25	83.3	4	13.3	1	3.3
I-4 When would you prefer to retire?	26	86.7	4	13.3	0	
I-8 Will you have extra time?	25	83.3	2	6.7	3	10.0
I-14 How does your wife feel about your plans for retirement?	28	93.3	2	6.7	0	
I-16 How much discussion have you had concerning plans for retirement?	26	86.7	4	13.3	0	
I-17 What will your wife do at home on daily basis?	28	93.3	2	6.7	0	
I-20 Where will you live?	25	83.3	4	13.3	1	3.3
I-27 Will you be responsible for care of an elderly relative?	29	96.7	1	3.3	0	

^aNumbers refer to specific items from husband's check list (c) and interview schedule (I).

There is marked agreement and lack of disagreement among spouses in the thirty couples. Figure 3 (Appendix, p. 78) shows the overall picture of extent of agreement couple by couple on the thirty-five selected items.

More couples gave answers in disagreement to the question in regard to sufficiency of financial plans for retirement (Table 15). Sixteen of the thirty couples disagreed.

TABLE 15

EXTENT OF AGREEMENT AND INDETERMINATE ANSWERS ON SIX ITEMS
EVINCING GREATEST DISAGREEMENT

Item ^a	Couples disagreeing		Couples indeterminate		Couples agreeing	
	No.	%	No.	%	No.	%
C-9 ^a Are your financial plans sufficient?	16	53.3	0	0.0	14	46.7
C-25 What new interests and leisure will husband take up in retirement?	5	16.7	10	33.3	15	50.0
I-60 Do you look forward to retirement?	7	23.3	5	16.7	18	60.0
I-30 How does one begin plans for retirement?	8	26.7	6	20.0	16	53.3
I-28 When did you start planning for retirement?	6	20.0	8	26.7	16	53.3
I-29 When should people begin plans for retirement?	6	20.0	10	33.3	14	46.7

^aNumbers refer to specific items from husband's check list (c) and interview schedule (I).

Eight of the thirty did not agree on how one begins to plan for retirement. Six couples did not agree as to when they had begun their own planning for retirement, or when they thought planning should begin. All of the above mentioned items can be said to relate to action in the past, or retrospection. The only forward-looking items on which more than five couples disagreed were, "Do you look forward to retirement?" and "What new activities and leisure interests will the husband take up after his retirement?"

Case Studies

Couple Number 9: Highest Agreement.--The answers given by this couple demonstrated the highest agreement in the group. Their answers were in agreement on thirty-one of the thirty-five selected items from check lists and interview schedules. The plans of this couple for retirement were not extensive since this man is not subject to a mandatory retirement age, and he planned to work as long as he is physically able, with which his wife concurred. The husband said that he was not looking forward to retirement and did not think that he would retire. His wife said that he would work as long as he was able. He thought people should work as long as they can do their jobs. She believed that people should be active as long as possible. The husband would prefer to retire when no longer able to do his job, and the wife said he should retire when he could not work any more.

The husband said that he did not look forward to

retirement, and his wife said she did not think he did either. He did not believe she looked forward to the time when he would be retired, and she said that she did not. The husband thought Manhattan had interesting things for people to do with leisure, saying he did not know from personal experience, but from conversations with others. The wife said there seemed to be quite a few activities here, and one can be neighborly anywhere. The husband said that if he retired, he would have extra time to fill. His wife said that when he quit a job which took six days and one evening a week that he would have time on his hands. Both agreed that a regular routine or schedule was important. The wife added that she could not feature stopping regular living habits when the husband quit work.

Both said that church would definitely be a part of the husband's later years. Both said that the wife approved of the husband's plans for use of time in the event that he should retire. Both said, however, that they had not discussed retirement much, because he did not plan to retire. These answers can be reconciled if one accepts the view that a couple communicates feelings and desires after living together for four decades, and can be in agreement without extensive discussion as such.

The husband believed that his wife's activities would be the same as now, should he be forced to retire. She said that she would do pretty much the same as she does now. They agreed that they would live in the house where they were,

giving as reasons ownership and rental income. Their residence plans were joint ideas. Both said there was a remote possibility that they would help care for her mother or his aunt, both of whom are elderly. The husband and wife both said they had not made many plans for retirement. Both indicated that financial planning came first in preparation for retirement and old age. Both expected to continue, and expected the spouse to continue, all present memberships and activities in organizations.

This couple disagreed on only two statements: Whether their financial arrangements were sufficient for needs in retirement, and when they began making plans for retirement. On the latter question he said he had begun twenty years ago on financial plans, with some insurance, while the wife said she thought they had made no plans at all. This lack of agreement is more in interpretation of the question than in divergence of thinking on retirement. As for evaluation of financial provision, he said their resources were sufficient and she said she hoped they were adequate.

Concern for security in old age has replaced planning for retirement in this instance. This couple admitted retirement as a possibility, but did not see it as a probability in their lives.

Couple Number 1: Lowest Agreement.--The answers given by this couple were in agreement on less than half the items (sixteen out of thirty-five). The husband said he looked forward to his retirement even though he had not decided just

when it would take place. The wife also looked forward to his retirement, adding that her sisters' husbands were retired and found that it was "okay".

He was sure he would have extra time when he retired that he would have to fill. His wife thought he would have too much time on his hands, as he did not like yard work. In retirement, he thought his "number one project" would be travel. His wife agreed that he liked to travel, but added that she didn't like too much of it. They were in agreement that neither of them knew of any daily activities outside the home in which the husband would participate in retirement. He said he did not know what his wife thought of his plans for retirement, and she said he had so few plans that she had no opinion concerning them. Neither thought they had discussed plans for use of time to any extent.

The wife believed her at-home activities would be the same as now except that she would get up later; on the contrary, her husband said that she would be performing a minimum of housekeeping chores in a trailer home. Both said that plans for residence were joint, although each cited different arrangements as having been formulated. They agreed that they would not be responsible for the care of an elderly relative in their retirement, although the wife now goes and cares for her ninety-year-old mother twice a year to give her sister a vacation. The husband said several friends shared their ideas about retirement, and the wife mentioned relatives of both who thought similarly. Both agreed that neither

would drop any of his or her present interests and leisure activities with retirement. Both believed that the husband would continue membership and activity in the social and fraternal organizations to which he presently belonged and that the wife would continue in all her present organizations.

Disagreement showed up when the husband said that he would retire in order to enjoy travel, fishing and golf, while his wife indicated that his reason would be age. He thought that people should retire in accordance with their finances and health, but she said that sixty-five was a good age at which to retire. In evaluating opportunities for leisure activities in Manhattan, the husband mentioned that there were many things connected with the University, while church work was the opportunity uppermost in the wife's thinking. The husband said that a regular routine was not important for people who were at home all day, and he did not want regular daily activities that he had to do. On the other hand, his wife thought a routine was important and mentioned that her sister and husband had one in retirement. She expected that her husband would probably help her with the dishes on a routine basis. He stated that the ideas for use of time in retirement were his, but she indicated that they were joint. In light of some other instances of disagreement, one question that they refer to the same plans.

The husband said that they would live in a trailer, and in unpredictable places, so that they could travel, fish and

play golf. She said that they would live in their present home, because it had been home since 1927, adding, "I like taking trips, but I like coming home best." He said they began making retirement plans in 1955 when he purchased a mobile home. On the other hand, his wife did not believe they had done much planning at all yet. He thought age sixty-five a good time to start planning for retirement, while his wife said she really did not know when one should begin. He did not know the best place to begin in planning. At the same time his wife thought one began with finances.

He said he planned to continue his interests of travel and fishing. She thought he would continue fishing, golf and church work. For a new interest he thought he might take up music, saying he once played in a dance band, while his wife believed he'd become interested in taking short trips. He thought she would continue her interest in travel, but she expected to continue interests in church work. Obviously this husband and wife visualized retirement differently and when he retired they would face adjustments which they have not anticipated in a number of different areas.

Couple Number 19: Most indeterminate.--The couple in which the husband was within one month of retirement, gave the largest number of indeterminate answers and the fewest answers which were in agreement. The indeterminate category refers to instances in which one answer is vague or "I don't know" and therefore not actually in agreement or disagreement

with the statement of the partner (p. 40).

Agreement was manifest in regard to when each would prefer that the husband retire, how much each thought the other anticipated retirement, whether the husband would have extra time to fill in retirement, what the wife would do about continuing, dropping or adding organized memberships, and how the wife felt about her husband's plans for retirement.

Indeterminate accord was found in respect to what activities and interests either spouse would drop following retirement, and what the husband would do about continuing membership in organizations to which he presently belonged. The husband said that he had not thought about what he would do each day, either at home or away, while the wife listed reading, dishes and working together in the yard. He said his wife approved of all his interests, but she qualified her approval by saying, "All but baseball too loud on the radio." The husband expected his wife's activities away from home to remain the same, but she viewed it as part of a wife's job to help her husband with his adjustment in retirement, expecting that this might curtail other activities. He indicated that they would continue to live in their present home for a time but she had ambivalent feelings about what they should do. She said that they might live in Los Angeles, since their son lives there, but she also mentioned that she had designed their home which had been built five years

previously. In regard to when one should begin plans for retirement, he suggested age forty and she said it depended on the individual.

This couple gave the impression that they were not worrying about this new phase of life, nor did they perceive it as necessitating advance planning and decisions. In the words of another respondent, they would "play it by ear."

CHAPTER IV

CONCLUSIONS

The findings of this study support the statement by Havighurst (1955) that very few persons had more than vague and short term plans for retirement. Two-thirds of the husbands resisted planning or had not thought about what they would do with released time when they retired. The entire group evidenced a desire to maintain the status quo as long as possible, saying that organization membership, hobby interests, wife's daily routine, and interpersonal relations would be "same as now". Wives tended to see husbands' retirement as less of a factor for change in shared experiences than did husbands. Both spouses tended to perceive retirement as yielding more time to pursue a present leisure activity than as an opportunity with new horizons.

Plans generally had been formulated within the framework of anticipated health and financial limitations. There appeared to be some relationship between the location of children and grandchildren and the amount of traveling planned by couples in retirement. Twenty-three couples indicated that their plans for travel included visiting relatives. In contrast, only one couple anticipated travel outside the United States, and three planned an extensive travel within

this country.

All couples had plans made for residence, plans for at-home activities, and some plans for finances during retirement. Not always had they made decisions in regard to the anticipated impact of retirement on away-from-home activities. Almost never had plans been formulated for ways in which the husband would fill the time to be released from his job, nor had alternate plans been devised in event of a family crisis. More than two-thirds of the husbands planned to work at least part time following retirement. This choice appeared due in part to financial considerations, and in part to desire to continue in a familiar role.

Agreement between spouses was found to be high, with only two couples who did not agree on more than half of thirty-five items on which agreement was checked. Agreement was highest in regard to the familiar at-home items, and opinions differed most in regard to adequacy of financial plans, way in which retirement was anticipated, and how to begin planning for the retirement period.

Couples agreed more often on items in regard to activities in the future, such as when the husband would retire, whether he would have extra time, how the wife felt about his plans for use of time, where they would live, what the wife would be doing, and responsibility for care of a relative in retirement. Disagreement was highest on adequacy of financial resources, whether each looked forward to retirement, when preparation for retirement had begun, and when and how

one began plans for retirement. Many answers with indeterminate agreement were given, which reflected the lack of specific planning noted above.

While plans for retirement were not detailed and extensive, the general high agreement between spouses in these thirty couples is an asset which will facilitate solving of problems during retirement. The small size of sample in the study limited results to observable tendencies. Larger numbers would yield more conclusive evidence.

Further studies in this area are needed to investigate factors which contribute to differences in amounts of preparation and extent of agreement concerning retirement. In addition to age of husband, if the number of years until expected retirement were kept within definite limits, a more homogeneous sample would result. This group of thirty included sixty-one year old men expecting to work until age seventy under Civil Service regulations who, as a result, were not approaching the problem with the same solicitude as men who were within five years of mandatory retirement. Longitudinal studies to investigate success in retirement years in relation to extent of planning and agreement in pre-conception of retirement by spouses would be of interest to sociologists and to personnel workers in industry who are weighing costs and values of pre-retirement programs.

APPENDIX A
INSTRUMENTS

920 North Fourth
Manhattan, Kansas
November 1, 1962

Mr. and Mrs. John Doe
301 South Main
Manhattan, Kansas

Dear Mr. and Mrs. Doe:

I am doing research in the Department of Family and Child Development, Kansas State University, on a project concerning family plans for retirement. Part of the project is to gather information from Manhattan couples in regard to this phase of family living. I would like to talk with couples where the husband is in the 60 to 65 age range, and working now. I need the ideas and opinions of many different persons on this subject and would appreciate an opportunity to talk with you.

The information which you share with me will, of course, be kept confidential. Financial considerations are not stressed in my study. We are primarily interested in other areas. Each of you will be asked to fill in a check list independently while I talk to the other person.

I will call you by telephone to make a definite appointment for an interview. I am looking forward to visiting with you and getting your ideas on the subject of retirement.

Sincerely,

Mrs. Deborah Hobble

Schedule no. _____

Date _____

INTERVIEW QUESTIONS (HUSBAND)

1. What do you think, in the main, are the reasons people retire? _____

2. What are your reasons? _____

3. When do you think people should retire? _____

4. When would you prefer to retire? _____
5. Does Manhattan offer interesting things for people to do with leisure time? _____
6. Do you look forward to your retirement? _____
7. Do you think your wife does? _____
8. Do you expect to have extra time after your retirement? Why or why not? _____

9. What will you do with your time? _____
10. Do you think a regular routine is important for people who are at home all of the time? _____
11. Have you thought about what your daily activities will be? What will you be doing each day? Inside the house? In the yard? _____

12. What else will you be doing each day? _____
13. What weekly activities do you expect to have? _____

22. Whose ideas were the plans for where you will live?
_____ yours _____ wife's _____ both
_____ others' (describe) _____
23. What were your reasons for this choice?

24. If you will be living with children, which ones?

25. Are there grandchildren in this home? If so, how many?

26. Would you have an apartment in their home, or will you live with the family and share their activities?

27. When you are retired, will you have responsibility in any way for an elderly relative? Who? How old is this person? _____
28. When did you start making plans for retirement? Why did you begin then? _____
29. Ideally, when do you think a person should start planning for retirement? _____
30. How does one begin planning for retirement?

31. Do you have many friends who are retiring soon? Do you think they share your ideas on the subject?

Schedule no. _____

Date _____

INTERVIEW QUESTIONS (WIFE)

1. What do you think, in the main, are the reasons people retire? _____

2. Which are your husband's reasons? _____

3. When do you think people should retire? _____

4. When would you prefer that your husband retired? _____
5. Does Manhattan offer interesting things for people to do with leisure time? _____
6. Do you look forward to your husband's retirement? _____
7. Do you think that he does? _____
8. Do you think he will have extra time after he retires? Why or why not? _____
9. What do you think he will do with his time? _____

10. Do you think a regular routine is important for people who are at home all of the time? _____
11. When your husband retires, what things do you expect he will do each day at home, inside the house? In the yard? _____

12. What else do you expect him to be doing each day? _____

13. What weekly activities do you think he will have? _____

14. How do you feel about your husband's plans for his retirement time? _____ agree completely
 _____ partially agree _____ don't know
 _____ don't like them, or don't think they will work
15. On which parts of the plans do the two of you agree? In what way? _____

16. How did you arrive at these plans? How were they worked out? Did it take a lot of discussion? _____
17. What do you expect to be doing, on a daily basis, at home after he retires? _____
18. What else will you be doing? Away from home? On a weekly basis? _____

19. Whose ideas were the plans for how you folks would spend your time?
 _____ husband's _____ yours _____ both
 _____ others (describe) _____
20. Where will you live? _____ Manhattan
 _____ elsewhere (describe) _____
21. What kind of living arrangements will you have?
 _____ this house _____ other
 _____ smaller house _____ living with children
 _____ apartment _____ home for older people--
 where, how who?
 _____ trailer
 _____ hotel _____ community for retirees--
 where, how who?
-

22. What are your reasons for this choice?

23. If you will be living with children, which ones?

24. Are there grandchildren in this home? How many? _____
25. Would you have an apartment in their home, or will you live with the family and share their activities?

26. Whose ideas are these plans for where you will live?
_____ husband's _____ yours _____ both
_____ others' (describe) _____
27. When your husband is retired, will you have responsibility in any way for an elderly relative? Who? How old is this person? _____
28. When did you start making plans for when your husband retired? Why did you begin then? _____

29. Ideally, when do you think a person should start planning for retirement? _____
30. How does one begin planning for retirement?

31. Do you have many friends who are retiring soon? Do you think they share your ideas on the subject?

18. What do you do "around the house" now?

yard work fix things in the house
 help with dishes help get meals
 heavy cleaning read
 watch TV
 other (please describe) _____

19. Do you folks entertain in your home?

never seldom some
 often a lot

20. Following your retirement, will you entertain?

less than now about as much as now
 more than now

21. What are your interests and leisure time activities now?

gardening or yard work woodworking
 painting and art church work
 golf hunting
 fishing civic activities
 fraternal organizations
 other (please describe) _____

22. What are your wife's attitudes toward your interests?

shares (which ones?) _____
 approves, but doesn't share (which ones?) _____

 disapproves (which ones?) _____

23. Which of your leisure activities do you expect to continue when you retire? _____

24. What interests or leisure activities will you drop?

25. What new interests or leisure activities do you plan to take up when you retire?

26. Education (please circle the last year completed)

Elementary school 1 - 6, 7, 8

High School 1, 2, 3, 4

College 1, 2, 3, 4

Post graduate 1, 2, 3, 4

Other training 1, 2 (Please state what) _____

27. What are your wife's interests?

_____ gardening

_____ ceramics

_____ sewing, knitting, needlework

_____ clubs

_____ reading

_____ civic affairs

_____ painting and art

_____ Other (please describe)

_____ church work

28. How do you feel about your wife's interests?

_____ share (which ones?) _____

_____ approve but do not share (which ones?)

_____ disapprove (which ones?) _____

29. Which of your wife's interests do you expect her to continue when you retire?

H check list 5

30. Which of your wife's interests do you think she will drop when you retire? _____

31. What new interests do you think your wife may take up when you retire? _____

32. Have you thought about taking any University or night school classes when you retire?
_____ yes (what kind?) _____
_____ haven't decided _____ no
33. Do you think your wife will take any University or night school classes when you retire?
_____ yes (what kind?) _____
_____ don't know _____ no
34. To what clubs, associations and organizations do you belong now? _____

35. In which ones will you continue membership and activity when you retire? _____

36. From which organizations do you expect to drop membership? _____
37. Do you expect to join any new clubs or organizations?
_____ no
_____ yes (please describe) _____

38. To what clubs and organizations does your wife belong?

39. In which ones do you expect her to continue membership?

40. From which ones do you think she will drop membership?

41. Do you think your wife will join any new clubs or organizations? _____
 _____ no
 _____ yes (please describe) _____
42. Does your wife now work outside the home?
 _____ full time (kind of work) _____
 _____ part time (kind of work) _____
43. If your wife now works, will she continue after your retirement?
 _____ no _____ don't know _____ yes
44. If she will be working, will it be the same work?
 _____ yes
 _____ no (please describe what she will do) _____

45. Would you like to receive a copy of the summary of the findings of this study?
 _____ yes
 _____ no

Schedule no. _____

Date _____

RETIREMENT PLANS CHECK LIST (WIFE)

1. Does your husband like the work he is doing now?
 _____ yes _____ says its O. K. _____ no
2. When do you expect him to retire? _____
3. How do you rate your husband's health now?
 _____ excellent _____ good
 _____ fair _____ poor
4. How do you rate your own health?
 _____ excellent _____ good
 _____ fair _____ poor
5. How old are you now? _____
6. What financial plans have you folks made in anticipation of retirement?
 _____ annuities _____ Social Security
 _____ company pension _____ Civil service
 _____ income property
 _____ other (please describe) _____

7. Do you think these plans will meet your needs?
 _____ are sufficient _____ hope so
 _____ regular expenses _____ no
8. Do you think your husband will work after he retires from his present job?
 _____ no
 _____ part time (please describe) _____
 _____ full time (please describe) _____

W check list 2

9. Have the two of you discussed your retirement plans?
 _____ no _____ very little _____ some
 _____ quite a bit _____ a lot
10. Do your retirement plans include traveling?
 _____ none
 _____ don't know
 _____ to see family
 _____ frequent short trips
 _____ an annual trip for sightseeing
 _____ extensive traveling within the U. S.
 _____ travel abroad
 _____ other (please describe) _____
11. If you will visit relatives, how often will this be?
 _____ once a year _____ twice a year
 _____ more than twice a year (please indicate how often)

12. How many children have you?
 _____ boys (please give ages) _____
 _____ girls (please give ages) _____
13. How many of your children live in or near Manhattan?

14. How many grandchildren have you? Please give age
 range. _____
 _____ boys
 _____ girls

15. How often do you expect your children and grandchildren to be visiting you?
- once a year twice a year
 more than twice a year (please explain) _____

16. What does your husband do "around the house" now?
- yard work heavy cleaning
 fix things in the house read
 help with dishes watch TV
 help get meals other (please describe)

17. Do you folks entertain in your home?
- never seldom some
 often a lot
18. Following your husband's retirement, will you entertain?
- less than now about as much as now
 more than now
19. What are your husband's interests and leisure time activities now?
- gardening and yard work golf
 woodworking hunting
 painting and art fishing
 church work civic activities
 other (please describe) _____

26. How does your husband feel about your interests?
 ___ shares (which ones?) _____
 ___ approves, but doesn't share (which ones?) _____

 ___ disapproves (which ones?) _____
27. Which of your interests do you plan to continue after your husband retires?

28. Which of your interests do you plan to drop?

29. What new interests do you think you may take up when your husband retires?

30. Is your husband considering taking any University or night school classes when he retires?
 ___ yes (what kind?) _____
 ___ hasn't discussed it
 ___ no
31. Will you be taking any University or night school classes?
 ___ yes (what kind?) _____
 ___ don't know
 ___ no
32. To what clubs and organizations does your husband belong now?

33. In which ones do you think he plans to continue membership and activity when he retires? _____

34. From which ones do you expect him to drop membership?

35. Do you think he will join any new clubs or organizations?
_____ no
_____ yes (please describe) _____
36. To what clubs and organizations do you belong?

37. In which ones do you expect to continue membership?

38. From which ones will you probably drop membership?

39. Do you expect to join any new clubs or organizations?
_____ no
_____ yes (please describe) _____
40. Do you work now outside the home?
_____ full time (kind of work) _____
_____ part time (kind of work) _____
41. If you are now working, will you continue after your husband retires?
_____ no _____ don't know _____ yes
42. If you will be working, will it be at the same work you are now doing?
_____ yes
_____ no (please describe) _____

W check list 7

43. Would you like to receive a copy of the summary of the findings of this study?

_____ yes

_____ no

APPENDIX B

CHARTS

Distribution of Occupations

The occupations of husbands interviewed (one person for each job described except where indicated otherwise in parentheses):

Professor at University (7)
Certified Public Accountant and partner in firm
Instructor at University
Superintendent of Buildings, city schools
President, small corporation
Organization Manager, state wide farm organization
State Representative for publishing house
Foreman of Mails, city Post Office
Research Librarian, state wide farm organization
Storekeeper, University physical plant
Owner-Barber (2)
Electrician
Foreman, auto shop
Diesel Mechanic Specialist
Automotive Equipment Specialist
Operator, city water works
Painter, self employed
Carpenter
Laborer, University physical plant (2)
Warehouse worker, army post
Truck Driver
Unskilled Mechanic

The Thirty-Five Selected Items Used to Check Agreement

- C-4.^a When will you retire?
- C-9. Do you think your financial plans for retirement will meet your needs?
- C-23. Which of your leisure activities do you expect to continue when you retire?
- C-24. Which interests or leisure activities will you drop?
- C-25. What new interests or leisure activities do you plan to take up when you retire?
- C-29. Which of your wife's interests do you expect her to continue when you retire?
- C-30. Which of your wife's interests do you think she will drop when you retire?
- C-31. What new interests do you think your wife may take up when you retire?
- C-35. In what clubs, organizations and associations will you continue membership and activity when you retire?
- C-36. (and 37) From what organizations do you expect to drop membership, and do you expect to join any new clubs or organizations?
- C-38. In what clubs and organizations will your wife continue membership?
- C-39. (and 40) From which ones do you think she will drop membership, and do you think she will join any new clubs or organizations?
- I-3. When do you think people should retire?
- I-4. When would you prefer to retire?
- I-5. Does Manhattan offer interesting things for people to do with leisure time?
- I-6. Do you look forward to your retirement?
- I-7. Do you think your wife does?

^aC refers to Check-list questions; I refers to Interview Schedule questions. Wording used is addressed to husbands.

- I-8. Do you expect to have extra time after your retirement?
- I-9. What will you do with your time?
- I-10. Do you think a regular routine is important for people who are at home all of the time?
- I-11. Have you thought about what you will be doing each day? Inside the house? In the yard?
- I-12. What else will you be doing each day?
- I-14. How do you think your wife feels about these plans?
- I-16. How did you arrive at these plans (for time)?
- I-17. What do you expect your wife will do, in a daily basis, at home after you retire?
- I-18. What else will she be doing?
- I-19. Whose ideas were the plans for how you folks would spend your time?
- I-20. Where will you live after you retire?
- I-22. Whose ideas were the plans for where you will live?
- I-23. What were your reasons for this choice?
- I-27. When you are retired, will you have responsibility in any way for an elderly relative?
- I-28. When did you start making plans for retirement?
- I-29. Ideally, when do you think a person should start planning for retirement?
- I-30. How does one begin planning for retirement?
- I-31. Do you have many friends who are retiring soon? Do you think they share your ideas on the subject?

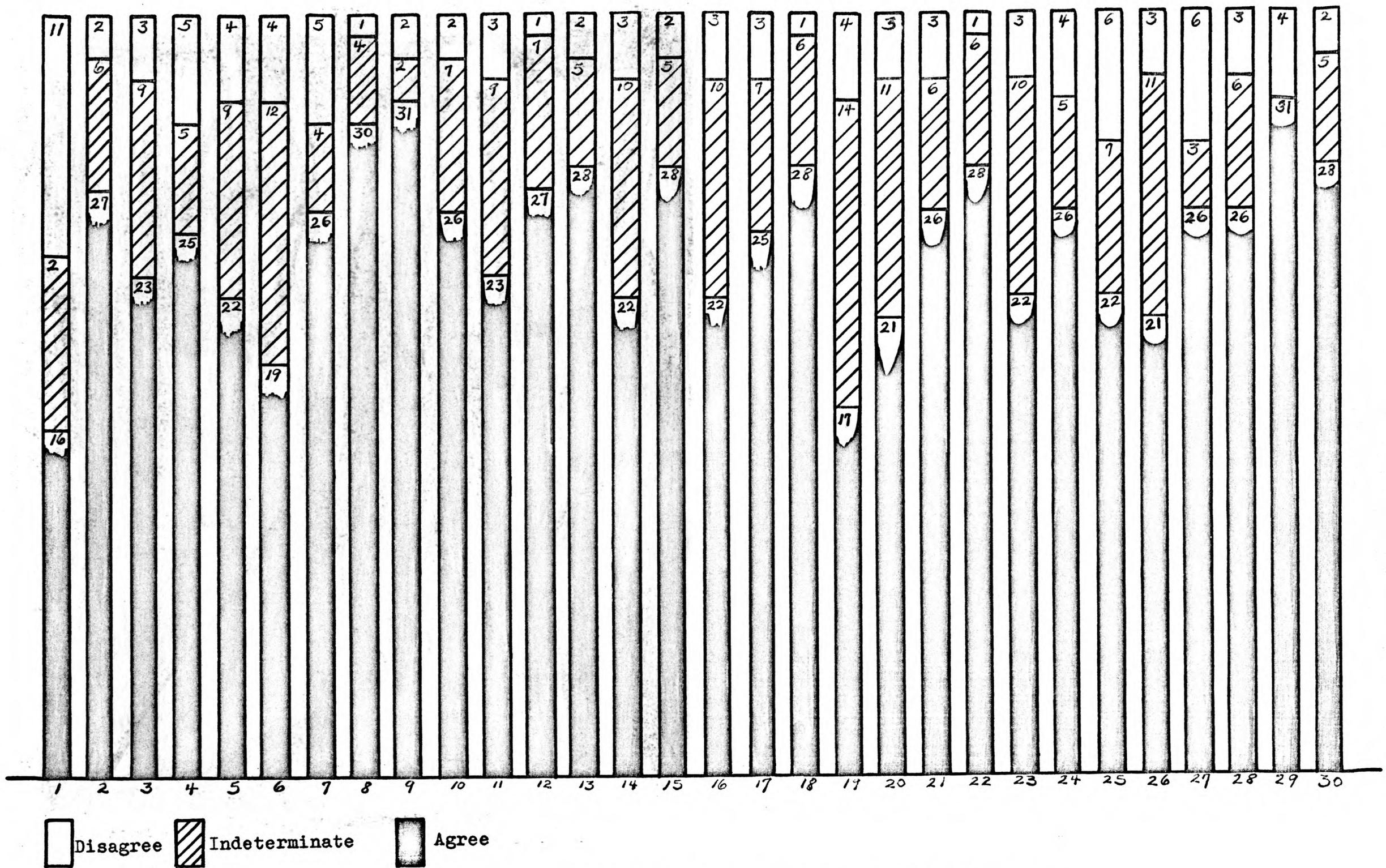


Figure 3. Agreement on 35 Selected Questions By Individual Couples

APPENDIX C
ANECDOTAL RECORDS

Attitudes toward Being Interviewed

One husband met the interviewer at the door saying, "I hadn't done any thinking about retirement until I got your letter, but I've thought a lot about it since then." Both he and his wife agreed that they had no plans made. The wife (aged fifty-nine) insisted that it was too early to "even think about it yet," in spite of the fact that she had suffered a serious heart attack a year before. Under Civil Service regulations this husband would be retiring within two to seven years.

About half of the couples inquired as to how their names had been selected for interview.

The three men who were heads of departments at the University would be expected to "retire" from their administrative positions at age sixty-five. It was interesting to note that all three seemed to anticipate this "stepping down" as a beginning of retirement. This may be, for them, something of a tapering-off process.

Husband Number 13 was very willing to talk about retirement. His conversation indicated that retirement and Social Security were synonymous in his thinking. He said twice that he hoped studies like this one would result in Social Security benefits being increased. This husband and wife work full time at jobs with different hours and reported that they shared few interests and hobbies. The husband granted an interview against his wife's recommendations, and

at a time when she was at work. He pictured his wife as on the nagging side, and lacking in understanding. Later when the wife was interviewed, she expressed concern over her husband's work habits, saying that he pushed himself too much when he had a heart condition and diabetes, too. She was hesitant to talk to the interviewer, and answered the first questions from the other side of a screen door, but she became cordial and open when asked about her children. This couple had the largest family in the group interviewed. They were married after each had been widowed, and each brought five children to the combined family. All but two of these children live nearby, but two live far enough away to make visiting them a major trip.

One husband who was willing to discuss the subject made this observation, "My brother-in-law is enjoying his retirement. It must have taken him a year or so to settle into it, what with his wife dying and all, but he's okay now. He lives alone in town, but doesn't even get breakfast for himself. I think he likes the company of the others in the cafe."

One husband didn't want to fill out his check-list, saying, "I'll answer all your questions, but I won't fill out any forms!" The interviewer read the check-list to him and marked his answers. He was interested in talking about retirement for himself and others, and appeared more concerned than many of the subjects about his unexplored future. Since he lived in an apartment, didn't help around the house,

and counted fishing his only hobby, he was concerned about what he would do, saying that he thought about it nearly every day. He had made the appointment for the interview without consulting his wife in advance at all.

Plans for Time

In response to questions about what they would do in retirement, couples tended to indicate that little thought and discussion had been done on the subject. Some of the statements made follow. A wife who was working full time said, "Both of us have worked and followed our own interests so long, I wonder how happy we'll be--sitting and looking at each other all day, every day, when we both quit our jobs. But I would like to retire early enough to enjoy being a grandmother."

Several couples indicated that they had a backlog of interests or hobby activities which would keep them busy for at least a while. One example of this is the husband who said, "We have a basement full of minerals and fossils waiting for us to classify and catalog them." They gave the interviewer a glimpse at this interest which now consumes all the spare time of both spouses. The thousands of micro-mounts which await their attention will provide for many months of sedentary work, it appeared.

One husband did not indicate as much discussion as thought on the subject when he said, "Sometimes when I'm sitting in a lonely motel room, I wonder if it's worth it,

and at times like that I think sixty-two is a good age to retire. I've toyed with a lot of ideas as to what to do--I think I'd like working part time at building or remodelling, or perhaps I could help my son raise Arabian horses, or help him operate a trail station. I could be happy in any kind of living arrangement if there were something interesting to do."

Another husband knew of one thing that would be much pleasanter in his retirement. He said, "One thing I look forward to is eating lunch at home with Mary. The thing I've hated most on my job is having to eat cold lunches for twenty years."

One couple did not look forward to the same things in retirement. The wife summed up the situation when she said, "He likes to travel, but I get so tired. I enjoy some traveling, but the thing I like best is coming home."

There was considerable difference in the amounts of help to be offered by husbands in the kitchen. One husband teased his wife, who planned to continue to work when he was retired and said she expected him to do some of the cooking, by saying, "A bum meal or two will take care of that." The next husband interviewed said that he got suppers regularly, since he got off work an hour and a half earlier than his wife. Both expected this arrangement to continue or be expanded.

Philosophy About Plans

One wife who had reservations about the importance of retirement plans said, "I think you can plan for retirement in ways that won't work. Now, take Mrs. X for instance. She built a room on her house especially for a loom as a retirement hobby, but I think weaving is beginning to pall on her already, and she'll be entirely out of the notion by the time Mr. X retires."

Another wife stressed the importance of flexible plans, saying, "Our plans aren't like a blueprint, but we have a lot of alternatives. My husband had a heart attack eleven years ago and was at home for months recovering. So we know a little bit about what it will be like. We've remodeled the attached garage here into a family room and it could easily become a down-stairs bedroom if we need it. Then we could rent the bedrooms upstairs to college students. He's kept up his state realtor's license, even though he hasn't been using it, so that selling real estate is a part-time job possibility. We know, too, of a small town that would be less expensive and almost as satisfactory a place to live. We have toyed with the idea, too, of an antique shop. We both love antiques. Also, we've experimented at living on what our retirement income will be. I know I'll have to drop some clubs, as we can't afford all the dues we pay now. Our son would like us to live with him, and that's a remote possibility, too, eventually. We look forward to the reduced pressure and the additional time we'll have

together."

One husband said he did not know when he would retire, or what he would do. He added, "I'm not making plans for retirement, because I made elaborate plans once to follow a farming career, and then the arrangements with an uncle didn't pan out, and I had to move to town, take a job, and start over when my children were nearly grown."

One couple stressed that habits of living and long established ways of meeting problems were sufficient to carry one through stresses and changes. They stressed that both of them were products of pioneer families in whose experiences this had often proved true. "I don't see a need for detailed plans for living. One's inner resources and habitual ways of doing things should stand in good stead in retirement, too, I think," said the wife.

One wife put it this way, "I think it's part of a wife's job to help her husband adjust to some sort of living in retirement that will make him happy. My husband is a little hard of hearing, and he loves sports on radio and TV so much that sometimes I can't stand the reverberations. That's when I get out of the house for a while. He never misses me, and it's lots better than griping and complaining."

One husband seemed to feel that retirement could best be faced with a relaxed attitude: "We've enjoyed life up to now, playing it mostly by ear, and retirement shouldn't be too much of a jolt unless we'd have some kind of sickness."

One husband proposed an interesting theory in regard

to when people should retire. He said that they should be allowed to retire at age thirty, "When most of them want to." Then they would have time with their families. He would put them back to work at age fifty, and let them keep at it from then on. That is, in effect, what many women are doing in America today.

Living Arrangements

Regarding plans for where to live, most couples did not anticipate changes at the time of retirement. One wife stated that they planned to stay in their present home, adding that while they enjoyed visits to the home of their only daughter, they wanted to keep it on that basis. She added, "Our daughter says we should come and live with her. She says that every home should have a grandmother in it. But I told her that she hadn't lived in a home with a grandmother, so how did she know?"

In two cases husbands were more interested in investigating retirement cities which are receiving increased attention in America. One wife said, "When my husband talks about retirement communities, I can't see a bit of sense to such an artificial arrangement. Of course, we haven't really seen one, or even talked about them much." Another wife put it this way, "I want to live where there are families with children. I'll help teach them to stay off people's yards, if that is necessary."

One husband said, "We might move nearer our children.

Both of them live on the west coast. But we don't want to be in the same town--that's too close. Our friends are here, we've lived here so long. I like this house and its location, but the wife has her doubts about the apartment in the basement."

A wife explained, "I think we should try to live closer to our sons. Daughters make more of an effort to keep in touch, so I'd rather live near where both our boys are."

Only one wife made this kind of statement, "I think you need to look past the first couple of years of retirement. That's why I would prefer a small town where you can walk to church and walk downtown. Here I have to drive a mile for a loaf of bread."

Elderly Relatives

Many couples reported both parents deceased. Some said they were the youngest in the family, or lived farthest from a parent, and as a result did not expect to be responsible for the care of an elderly relative. One wife had cared for her own mother in her home for five years, while keeping college students. At the time of the interview, their divorced daughter and her four children were living with them, and they expected that this arrangement would continue. The husband's mother lived in a local nursing home, and this was described by both spouses as the best arrangement.

Another husband said that he did not expect to have to

care for a relative. He added this information: "My father is eighty-eight years old now and is very active. He drives his car from his rooming house to my brother's new home where he's happily doing stone masonry. He doesn't like to drive in town much because, as he puts it, one of those reckless college boys might involve him in an accident, and then he'd lose his driver's license."

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EXTENT OF PLANNING FOR RETIREMENT AMONG
THIRTY RANDOMLY SELECTED COUPLES IN MANHATTAN, KANSAS

by

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B. S., Kansas State University, 1941

AN ABSTRACT OF A MASTER'S THESIS

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MASTER OF SCIENCE

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More people today than ever before face the reality of retirement. The extension of life beyond the completion of family and work responsibility has created problems as well as opportunities. The objectives of the study were (1) to find what specific plans, if any, had been made in anticipation of retirement by couples in which the husband's age was sixty to sixty-five years, and (2) to determine the extent of agreement in opinions of husband and wife concerning retirement and the opportunities and/or problems anticipated.

Thirty couples in which the husband was in the above age range and was currently employed were randomly selected from eligible residents in a small midwestern city. Couples were interviewed in their homes by the author, using an original interview schedule and a check list for each spouse.

Plans in general were vague and made for only a short time. Spouses tended to perceive retirement as yielding more time for pursuit of present leisure activities rather than viewing it as an opportunity with new horizons. Couples indicated a desire to maintain the status quo as much as possible. Plans usually were formulated within the framework of anticipated health and financial limitations. Wives tended to anticipate less retirement-connected change in shared experiences than did husbands. Travel planned was largely related to visiting children and grandchildren.

Couples most often had made plans for residence, at-home activities, and finances during retirement. Almost

never had they made specific plans for use of the husband's increased time, nor for changes in plans in event of a family crisis.

Agreement between spouses was high. Greatest agreement was manifest in regard to familiar at-home activities such as wife's at-home routine, where they would live, whether husband would have extra time, how the wife felt about his plans for use of time, and possible responsibility for care of an elderly relative. While reported plans for retirement were not detailed and extensive, the general high agreement between spouses is an asset which should facilitate solving of problems during retirement.