

Retired Spouses

A National Survey of Adults 55-75

Conducted for *AARP The Magazine*

November 2008

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A National Survey of Adults 55-75

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Survey conducted by
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Background and Methodology

The purpose of this study was to investigate various issues around retirement and to examine their effects on married relationships. The information was gathered to inform an upcoming article for *AARP The Magazine*.

Questions were included on an omnibus survey on November 1 – 26, 2007. The omnibus CARAVAN survey, conducted by Opinion Research Corporation (ORC), is a weekly national telephone survey of U.S. households. ORC conducted a stratified, random-digit-dialing sample of telephone households. The survey included demographic and lifestyle questions as well as questions about retirement.

The sample consisted of 1,064 adults ages 55-75, married or living as married and who are retired themselves and/or have a spouse who is retired. The margin of error is +/- 3% to 6%, depending on the size of the sample being analyzed. Throughout the report, when differences are mentioned between subgroups, they are statistically significant at the 95% confidence level.

Executive Summary

This study surveyed adults ages 55-75 who were married or living as married and who are retired themselves and/or have a spouse who is retired. Most retirees do not re-enter the workforce after they retire. Those that do re-enter the workforce mostly do so because they are bored or they missed having something to do. Some say they return to work for monetary reasons. Approximately one-third of those who retired first also encouraged their spouse to retire.

The main objective of this study was to better understand how retirement affects married relationships. Overall, retirees who are in a relationship where both spouses are retired are happier, less stressed, and spend more time together. Irritation and tension are more likely to be a problem for those who are working and have a retired spouse than for those who are retired and have a working spouse. Those who say they wished they had worked longer cite lack of money, liking the job, or missing the activity as reasons. When asked if they wish they had worked longer, individuals with a working spouse reported greater regret than those whose spouse was also retired. Along gender lines, women in a relationship where both are retired are more likely to agree that they wish they had stayed working longer compared to men.

Interestingly, how much housework your retired spouse does is important to your own satisfaction. That is, respondents who say *their spouses* have increased their housework since retirement are more likely to be *personally* satisfied with their retirement situation than those whose spouses have not increased their share of the housework. While retired men seem to think they have taken on more of the housework since they retired, working women with a retired spouse disagree.

Dissatisfaction in retirement is linked to negative thoughts and behaviors in other parts of the relationship as well. Respondents who report higher dissatisfaction with retirement are also more likely to think that their relationship is weaker, say they are less romantic with their spouse, spend less time with family since retirement, and say they or their spouse has had a harder time adjusting to retirement.

Most retirees found adjusting to their retirement or the retirement of their spouse to be what they expected, some found it easier than expected, and a few had problems adjusting. For most, retirement has meant no change (or some improvement) in their overall relationship, in being romantic with one another, or arguing with one another. Overall, retirement has a positive impact on the frequency of travel, eating out, exercising, volunteering, or engaging in hobbies.

Starting new activities in retirement (or at least thinking about starting them) has important consequences to a respondent's overall retirement satisfaction. That is, those who started doing activities now that they are retired are more satisfied in their retirement than those who have not thought about starting activities, or those who are still planning to start activities.

Detailed Findings

A General Profile

This study was conducted with respondents who are retired along with their spouse, respondents who are retired but their spouse is still working, and respondents who are working but their spouse is retired. In households where both people are retired, 66% of the respondents are age 65 or over, compared to only 41% who are 55-64.

Those who say they are retired but their spouse is not are more likely to be male (26%) than female (13%). In comparison, thirty-two percent of female respondents say their spouse is retired but they are not, compared to 17% of male respondents who say their spouse is retired but they are not. There were no significant gender differences among respondents who indicated that both they and their spouse are retired (57% men vs. 55% women).

The majority of respondents who are themselves retired (either with their spouse or alone) have been out of the workforce for five years or more (64%) compared to only 35% who say they have been retired for less than 5 years. Not surprisingly, length of retirement is closely associated with age. Those who are between the ages of 55 and 64 are more likely to have been retired less than 5 years (54%) than are those who are between the ages of 65 and 75 (26%).

Not surprisingly, the younger respondents are more likely to have spouses who have been retired less than five years than older respondents. Fifty-four percent of those ages 55-64 have a spouse who has been retired for less than five years compared to only 26% of those who are ages 65 to 75.

In addition to age, income is significantly related to retirement length such that those who report lower household incomes are more likely to have been retired for five years or more. Those in households with incomes of less than \$25,000 (26%) or between \$25-35,000 (28%) are significantly less likely to have been retired for under 5 years than those with an income at or over \$75,000 (45%). A likely explanation is that retirees experience a decrease in household income the longer they are retired.

As with retired respondents, those respondents who are working but have a retired spouse also report a similar association between household income and number of years their spouse has been retired. Forty-seven percent of those in households with incomes of \$75,000 or more have a spouse who has been retired five years or less compared to only 24% of those who have household incomes of less than \$25,000. At the opposite end of the spectrum, 76% of those who have household incomes of less than \$25,000 have a spouse who has been retired for five years or more, compared to 52% of those in households with incomes of \$75,000 or more.

Who Retired First?

Respondents who reported that both they and their spouse were retired were asked who retired first. About half of the respondents said they did (47%) while 44% said their spouse did. Approximately one-tenth (9%) said they retired together. When analyzed by gender, more than one-half of men (55%) say they retired first compared to only 38% of women.

Who Retired First?

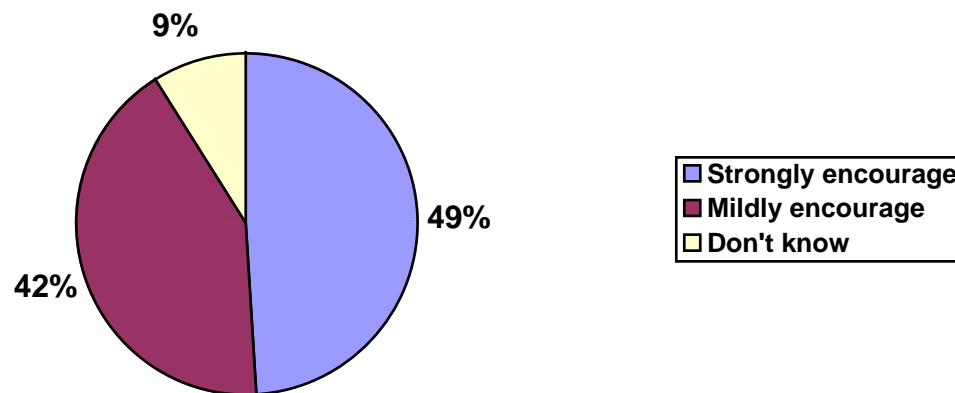
	Total	Male	Female
I retired first	47%	55%	38%
My spouse retired first	44%	34%	55%
We retired at about the same time	9%	11%	7%

n=597 adults ages 55-75 who are married or living as married and both self and spouse are retired

Respondents were then asked if they encouraged their spouse to retire or were encouraged to retire by their spouse. While not many respondents either encouraged their spouse or got encouragement from their spouse to retire, in couples where encouragement occurred the force of the encouragement was more often strong than mild.

Among those who are in a household where both spouses are retired, and the respondent retired first, a third of them (33%) said that they encouraged their spouse to retire after they did. Among respondents who did encourage their spouse to retire along with them, 49% said they strongly encouraged them, while 42% said they mildly encouraged it. By gender, men are more likely than women to say they encouraged their spouse to retire along with them (39% vs. 21%).

How Strongly Retired Respondents Encouraged Their Spouse to Retire As Well

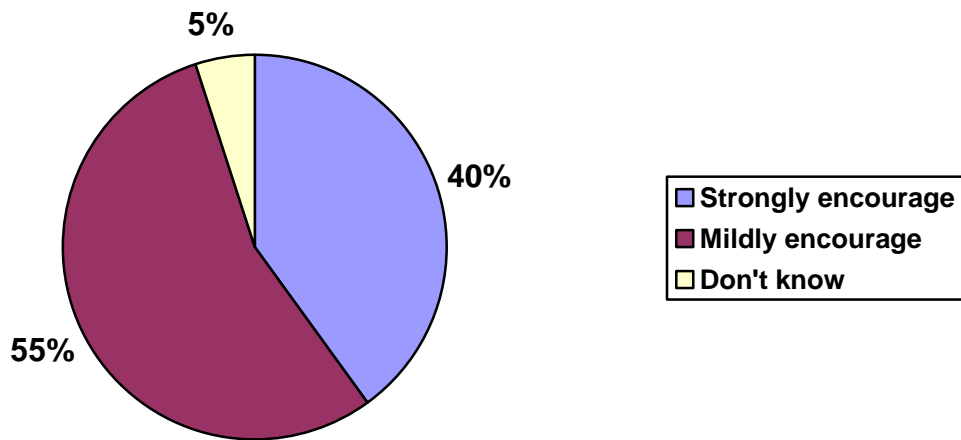


n=91 respondents where both respondent and spouse are retired, but respondent retired first and encouraged spouse to retire

On the whole, this may have worked out well for them, as those who encouraged their spouse to retire are more likely to be satisfied¹ with retirement than those who did not ($F=8.525, p<.01$). Interestingly, this seems to only be a benefit for the “encourager”—respondents who say their spouse encouraged them to retire are no more or less satisfied than those whose spouse did not encourage them.

In households with two retirees where the respondent’s *spouse* retired first, 29% were encouraged by their spouse to retire. Moreover, among the 29% who say their spouse encouraged them, 40% strongly encouraged it and 55% mildly encouraged it.

How Strongly Retired Respondents Were Encouraged By Their Spouse to Retire As Well

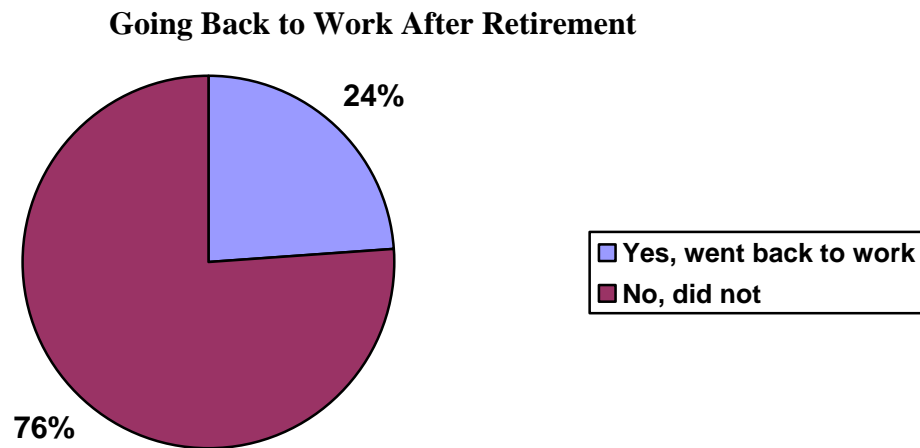


n=75 respondents where both respondent and spouse are retired, spouse retired first and encouraged respondent to retire

¹ Retirement satisfaction is a computed average based on a group of retirement experience questions. The questions differed slightly depending on whether the respondent, the respondent’s partner, or both were retired and are discussed in further detail later in the report.

Working After Retirement

Nearly one in four (24%) respondents ages 55 to 75 went back to work after their retirement. Three-fourths (76%) stayed retired and did not re-enter the workforce. A third of those who started working again after retirement have stayed in the workforce, while the majority (65%) have now stopped working.



n=817 respondents who are retired

Men are more likely than women to say they went back to work after retirement (29% vs. 16%). Respondents ages 55-64 are less likely to say they went back to work than those ages 65-75 (17% vs. 27%). Those with a college degree are more likely to have gone back to work than those with less than a high school education (29% vs. 18%). Among those who went back to work after retirement and are still working, the majority (51%) fall into the age category of 55-64, while only 29% of those ages 65-75 who went back to work have continued to do so.

Interestingly, money is not the only motivator for people who go back to work after retirement. Those who went back to work after retirement cited the following reasons for doing so: something to do/bored (33%), money (27%), or doing something I enjoy (13%).

Among those who have a retired spouse, 19% said that their spouse went back to work after retiring. A small gender difference emerged here such that more men returned to the workforce after being retired than women. Only 12% of men said their spouse returned to the workforce after retirement, compared to 27% of women who said their spouse went back to work.

Did Spouse Go Back to Work?

	Total	Male	Female
Spouse returned to work	19%	12%	26%
Spouse did not	80%	88%	73%

n=559 respondents who spouse is retired

Those who have a retired spouse who went back to work cite similar reasons for doing so: something to do (33%), money (27%), doing something they enjoy (12%).

Over one-half (56%) of respondents whose spouse went back to work after retiring said their spouse is still working. Older respondents are less likely to say their spouse is still working after returning to work than younger respondents (33% vs. 49%).

Attitudes Toward Retirement

A series of similarly worded questions designed to gauge retirement satisfaction and stress was asked of those who are themselves retired, those who have a retired spouse, and those who are in a relationship where both people are retired.

In general, there are some differences between the three types of respondents. Analyzed across all the statements, respondents in dual retirement households spend more time together, and are happier and less stressed than couples where one person is retired. However, women report slightly less satisfaction overall than men ($F=16.780, p<.001$). This effect was not found in marriages with only one retired spouse. Irritation and tension are more likely to be a problem for those who are working and have a retired spouse than for those who are retired and have a working spouse.

Not surprisingly, retirement dissatisfaction is linked to negative thoughts and behaviors in other parts of the relationship as well. Respondents who report higher dissatisfaction with retirement are also more likely to think that their relationship is weaker, say they are less romantic with their spouse, spend less time with family since retirement, and say they or their spouse has had a harder time adjusting to retirement (see Appendix B).

Retirement Satisfaction (Percent Who Strongly/Somewhat Agree)

	Both are Retired	Respondent is Retired	Respondent's Spouse is Retired
My spouse and I spend more time doing things together now that we are both retired/I am retired/my spouse is retired	84%	71%	73%
My spouse is less stressed now than when my spouse was working	NA	NA	71%
I am happier now than when my spouse and I/my spouse was working	78%	80%	61%
I feel less stressed now than when my spouse and I/ I/my spouse was working	76%	76%	53%
I have increased my share of the housework and chores now that I am retired/Being retired, my spouse does more of the housework and chores	NA	71%	55%
I worry about money more now that we are both/I/my spouse is retired	29%	34%	25%
Sometimes I get irritated that my spouse is now around me more	22%	17%	26%
I wish I had stayed working longer	21%	29%	NA
My spouse and I experience more tension between us now that we are both/I am/ my spouse is retired	19%	20%	27%
I wish my spouse had stayed working longer	13%	NA	26%

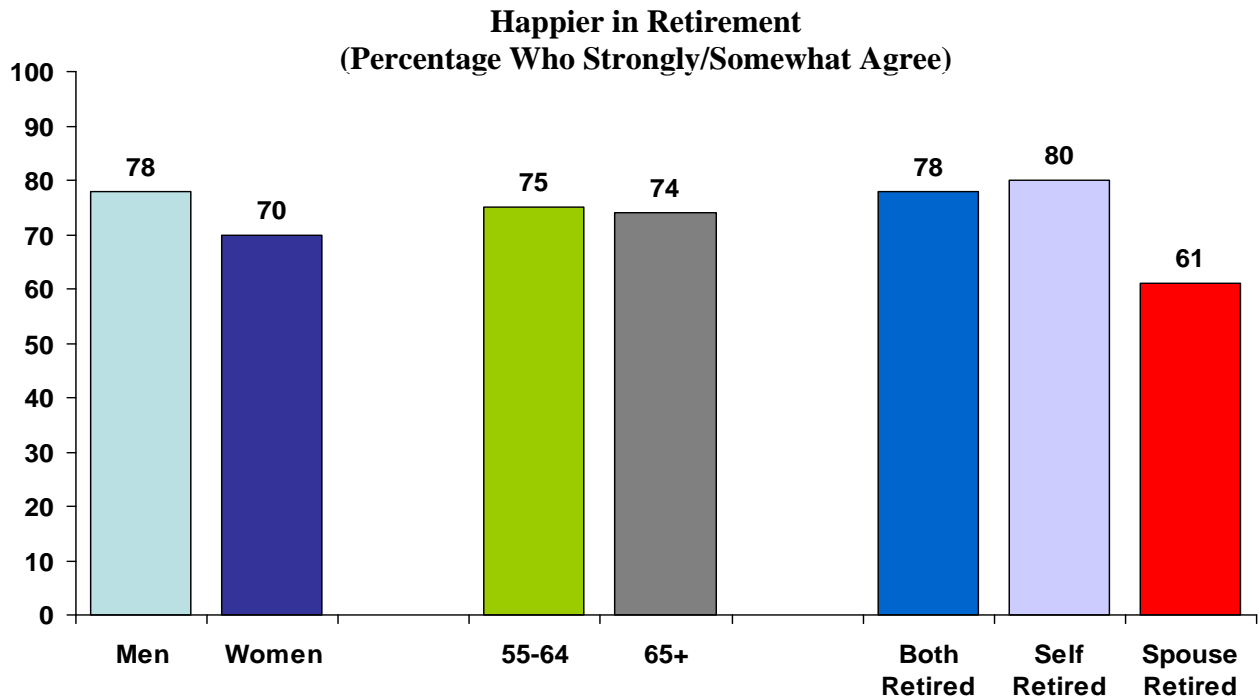
Spending Time Together

Those who are in a relationship where both spouses are retired are more likely to strongly or somewhat agree with the statement “my spouse and I spend more time together doing things now than before retirement” than those in other retirement situations (84% vs. 71% of those retired with a working spouse and 73% of those working with a retired spouse).

Among those respondents where both spouses are retired, agreement with this statement is much higher in the West (90%) than any other region of the country. Respondents with a college degree who live in a household where both people are retired are also more likely to say they spend more time with their spouse (90%) compared to those who have less than a high school education (67%). There were no differences by age or gender.

Being Happier

Overall, 74% of respondents say they are happier in retirement than when they were working. Those who are retired or are in a relationship where both are retired are somewhat more likely to say they are happier now than when they were working (78% and 80%, respectively) compared to those who are not currently retired (61%). Among those where both spouses are retired, agreement is higher for this statement among respondents ages 55-64 (84%) than it is for those ages 65-75 (76%). There is also a significant difference in agreement with this statement between respondents in households with less than \$25,000 in income (61%) compared to 83% of those in households with incomes of \$50,000 or more.



Feeling Less Stressed

Respondents who are retired are more likely to agree strongly or somewhat that they are less stressed than they were when they were working. The level of agreement with this statement is the same among those who are retired but their spouse works, and those who are in a relationship where both are retired (76% for both). Those who are still working but have a retired spouse are significantly less likely to agree that they are less stressed (55%).

Among those in dual retirement households, respondents with highest household incomes (69% for those \$75K+) are the most likely to agree they are less stressed than when they were working, compared to those with lower household incomes (35% among those making <\$25K; 50% among those \$25-34,999; and 54% among those \$49,999).

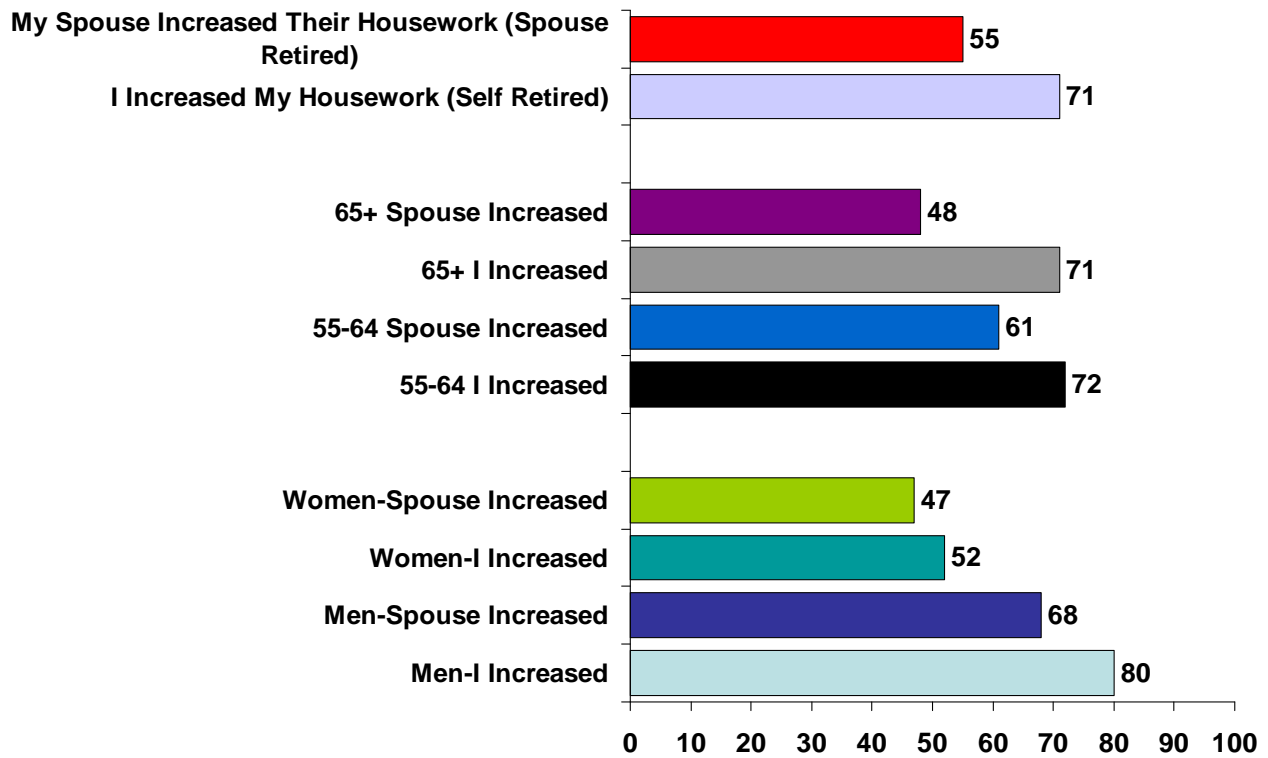
Doing More Chores and Housework

Respondents who are retired with a working spouse are much more likely to agree that they have taken on more of the housework and chores now than they did before retirement (71%). Among those who are working but have a retired spouse, only half (55%) say that their spouse has taken on more of the housework now that they are retired.

Interestingly, how much housework your retired spouse does is important to your own satisfaction. That is, respondents who say *their spouses* have increased their housework since retirement are more likely to be *personally* satisfied with their retirement situation than those whose spouses haven't increased their share of the housework ($r=.259, p<.01$).

In addition, there is a very striking gender difference for this question. Eighty percent of men who are retired agree that they have increased their share of the housework and chores now that they are retired. Among working women who have a retired spouse, only 47% agree that “being retired, my spouse does more of the housework and chores.”

**Housework in Retirement
(Percentage Who Strongly/Somewhat Agree)**

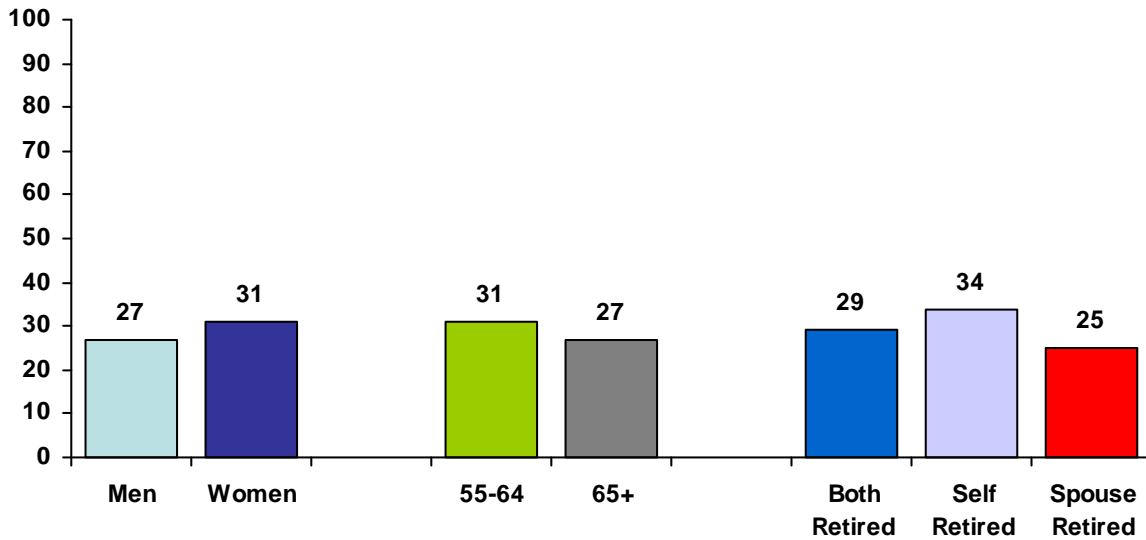


Worrying About Money

Retired respondents are unlikely to say they worry more about money now that they are retired (29% overall). Only 34% of retired respondents with a working spouse and 29% of those in dual retirement households say they worry about money. Twenty-six percent of working respondents with a retired spouse say they worry about money more now that their spouse is retired.

There were no significant age differences in whether respondents worry about money; however, in relationships where both members are retired, women tend to agree more than men that they worry more about money compared to when they were working (35% vs. 24%). There also is a higher level of concern about money among respondents in the Northeast (36%) than any other region.

**Worried More About Money in Retirement
(Percentage Who Strongly/Somewhat Agree)**



Irritated by a Spouse who is Around More

Those who are in a relationship where both are retired (22%) or those who have a spouse who is retired (25%) are more likely to say that the increased presence of their spouse is irritating compared to those who are retired themselves but have a working spouse (17%).

Among those respondents in a relationship where both are retired, women are more likely than men to say that the increased presence of their spouse is irritating to them (30% vs. 15%). There were no other age or gender differences.

A Desire to Work Longer

When asked if they wish they had worked longer, individuals with a working spouse reported greater regret than those whose spouse was also retired (29% vs. 21%). This lends further support to the idea that having a partner to spend time with makes the retirement transition easier.

Along gender lines, women in a relationship where both are retired are more likely to agree that they wish they had stayed working longer than do men (24% vs. 18%). Those who have been retired for less than five years are less likely to wish they had worked longer (23%) than those who have been retired for 5 years or longer (34%).

Among respondents who are retired and have a retired spouse but wish they had stayed working longer, the following reasons were given: lack of money (28%), liking the job/enjoyed working (19%) or retired for medical reasons (17%).

Among those who are retired but have a working spouse, nearly the same reasons are given for wishing they had worked longer: money (27%), liking the job (23%), or feeling bored or frustrated (18%).

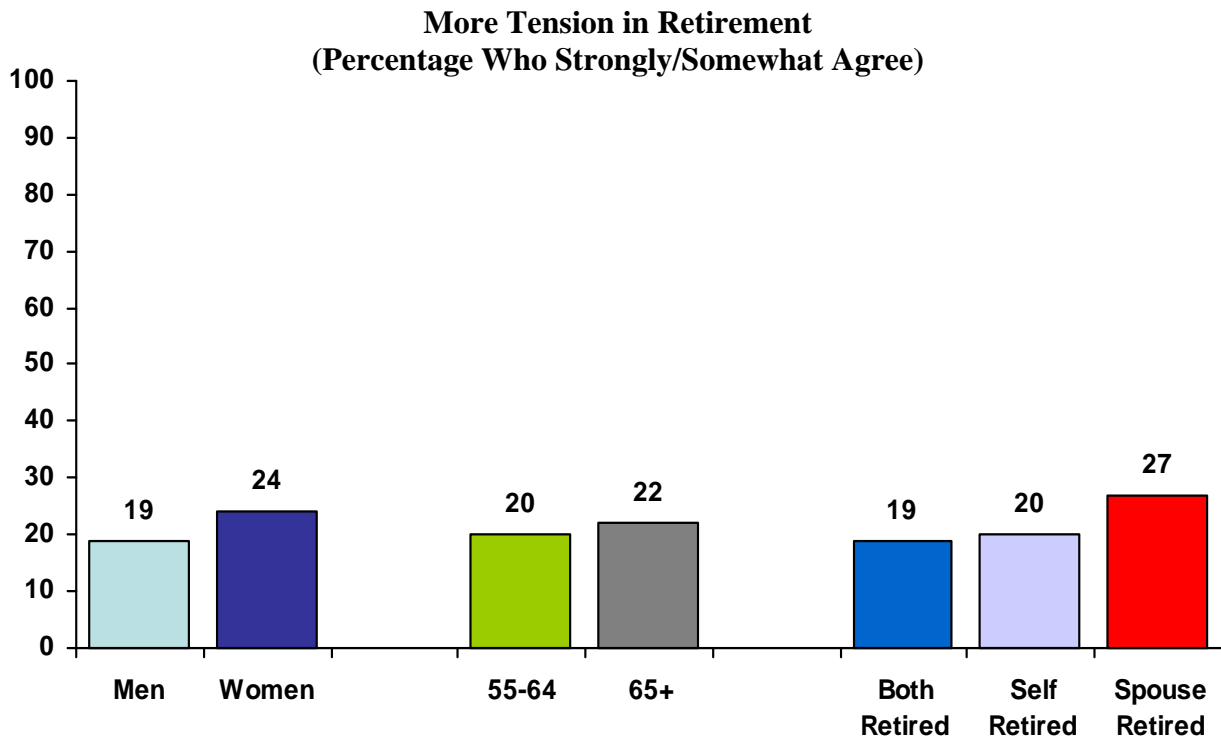
Wish My Spouse Had Worked Longer

A quarter (26%) of working respondents with a retired spouse wish their spouse had worked longer. Agreement with this statement is lower among those respondents in dual retirement households (13%).

An interesting gender difference emerged in this question. Among those respondents where both spouses are retired, women are significantly more likely than men to wish their spouse had stayed working longer (19% vs. 8%). Likewise, among those respondents who still work but have a retired spouse, women are twice as likely to wish their spouse had stayed working compared to men (32% vs. 16%).

More Tension Now Between Spouses

Overall, 21% of respondents strongly or somewhat agree that they experience more tension in retirement. Those who have a retired spouse but are still working themselves (27%) are more likely to agree that there is more tension now than are those who are retired (20%) or in a relationship where both are retired (19%). There were no significant age or gender differences.

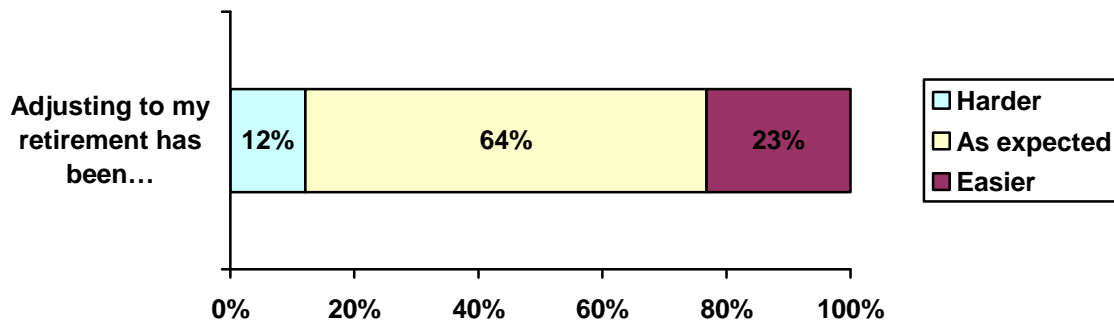


Adjusting to Retirement and its Effects on Relationships and Activities

A majority of retirees said that adjusting to their retirement has been about what they expected (64%). Only 12 percent found it harder and 23 percent actually found it easier than they expected. Younger respondents are significantly more likely to report that retirement is harder than expected (16%) compared to older respondents (11% for those age 65+). Moreover, retirees in households making less than \$25,000 a year (33%) and those with less than a high school education (27%) are also more likely to find retirement to be a difficult adjustment.

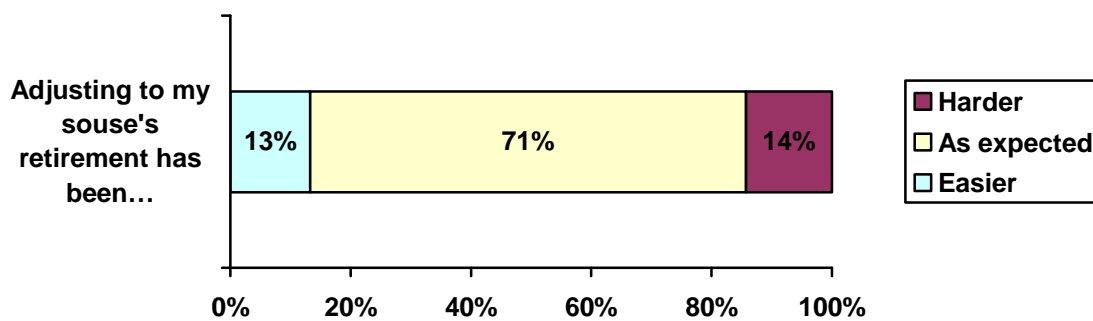
A majority of respondents who are working but have a retired spouse have found adjusting to the change to be about as they expected (71%). Similar proportions found it easier (13%) or harder (14%) than they expected.

Adjusting to Own Retirement



n=810 retirees between the ages of 55 and 75 who are married or living as married

Adjusting to Spouse's Retirement



n=254 adults between the ages of 55 and 75 whose spouse is retired

While the percentages are quite small, retirees mention a range of retirement adjustment difficulties. For instance, 9 percent said having less money has been a difficult adjustment, 8 percent mentioned health problems, 6 percent mentioned being less busy and 5 percent cited a change in schedule. By comparison, 39 percent of those who are retired said nothing has been difficult to adjust to in retirement.

Most Difficult Adjustment Since Respondent's Retirement?

	Percentage
Nothing	39%
Less money/Finances/No paycheck/Fixed income	9%
Health problems/Aging	8%
Other	7%
Free time/Less busy	6%
Sleeping late/Change in schedule	5%
Inactivity/Sitting around house	3%
Don't know	3%
Being with spouse all the time	3%

n=848 respondent who are retired.

Those who are working but have a retired spouse mention only one issue they find difficult to adjust to since their spouse retired, and that is having their spouse around all the time (19%).

Most Difficult Adjustment Since Spouse's Retirement?

	Percentage
Nothing	45%
Being with spouse all the time	19%
Other	8%
Health problems/Aging	5%
Don't know	4%
Spouse's schedule differs from mine	3%
Less money	3%
Doing household chores	3%

n=262 respondents with retired spouses

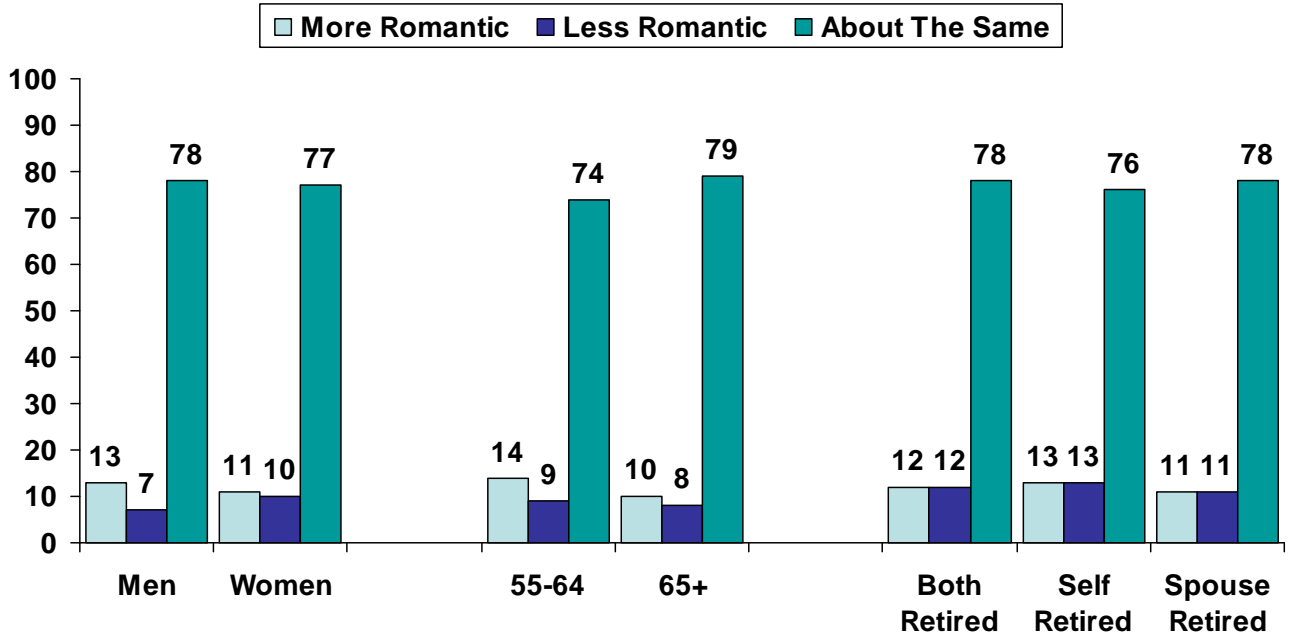
Relationship Quality

For most respondents who are retired or who have a retired spouse, their relationship is about the same as it was before retirement (58%). The good news is that for 38%, retirement has made the relationship stronger – only 2 percent said retirement has made the relationship weaker.

Retirement has had little effect on the romantic life or the amount of arguing for most retirees between the ages of 55 and 75. Three-fourths (77%) say they are as romantic as

before retirement, 12 percent say retirement has made them more romantic and 8 percent say they are less romantic.

Compared to Before Retirement, Are You More Romantic, Less Romantic, or About the Same?



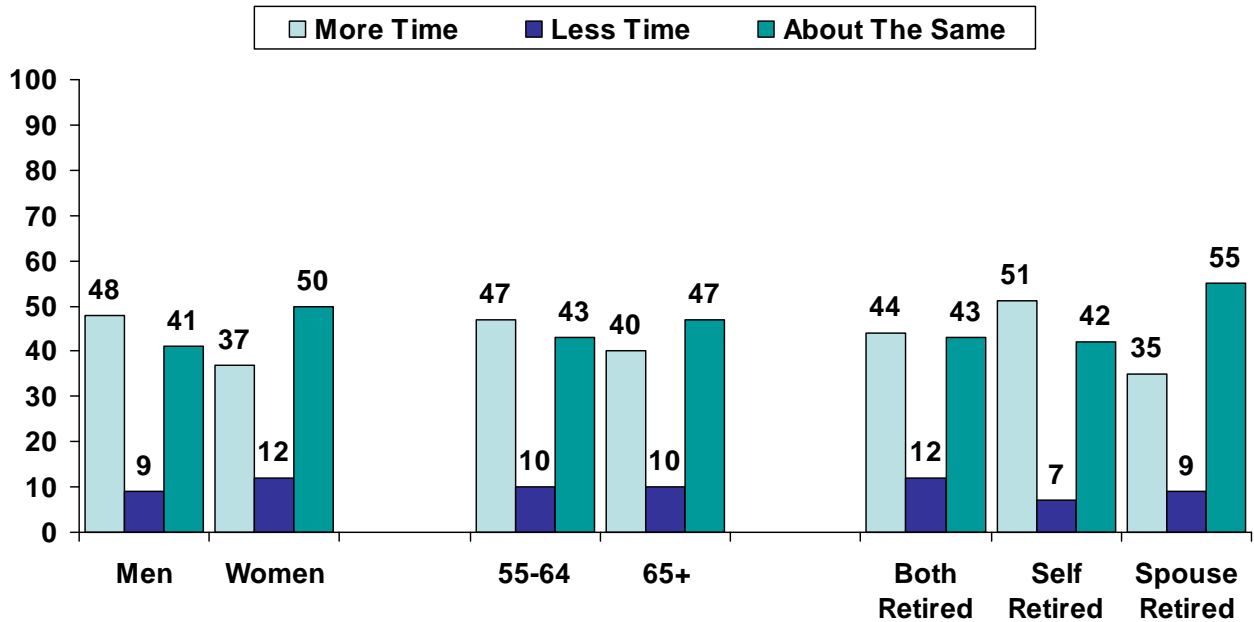
One-half of respondents (59%) say they argue the same amount as before retirement and thirty percent say they argue less. Six percent say they argue more now than before retirement. Although the number of respondents who say they argue more after retirement is not large, for some the reasons for arguing have changed since retirement. More than one-half of those who argue more (56%) said they argue about different things, while one-fifth (38%) said they argue about the same things as before retirement.

The number of years a person has been retired has some bearing on how often they argue with their spouse. Among those who have been retired for less than a year, three-fourths (76%) said they argue the same amount. This figure declines to 58 percent for those retired one to less than five years, and declines further to 54 percent among those retired 10 or more years.

Compared to before retirement, one-fifth (21%) think about divorce as often as before, almost a quarter (23%) think about it less often and only two percent think about it more than they did before retirement. Half (53%) said they have *never* thought about divorce.

Overall, respondents are spending about the same amount of time (45%) or more (43%) with their family as they did before retiring. Only one-tenth (10%) say that they spend less time with their family after retirement.

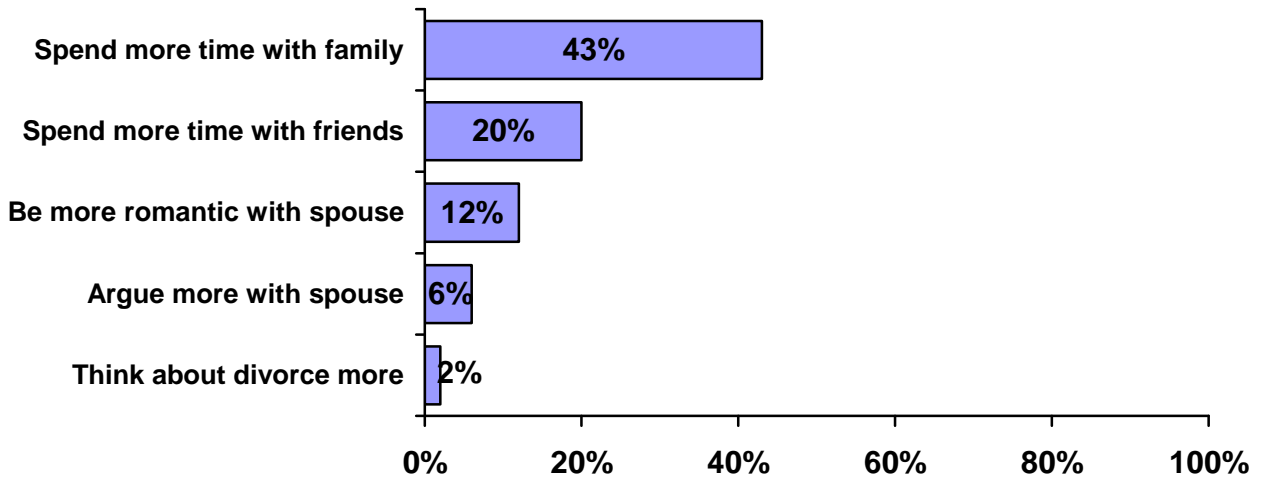
Compared to Before Retirement, Do You Spend More Time with Family, Less Time with Family, or About the Same?



Men are more likely than women to say that retirement has allowed them to spend more time with their family (48% vs. 37%).

Most respondents (60%) say they spend the same amount of time with their friends, while one-fifth (20%) say retirement has resulted in their spending more time with friends. Nineteen percent said retirement has meant spending less time with their friends.

The Effect of Retirement on Certain Activities



n=1,064 adults between the ages of 55 and 75 who are retired or whose spouse is retired.

When asked how retirement has affected how often they engage in different activities, respondents reported the greatest decline in taking classes or engaging in sex. More than one-fourth (27%) said they are taking classes less often now that they are retired and one-fifth (22%) reported having sex less often. Attending church is the activity that the fewest number say they are engaging in less since retirement (8%).

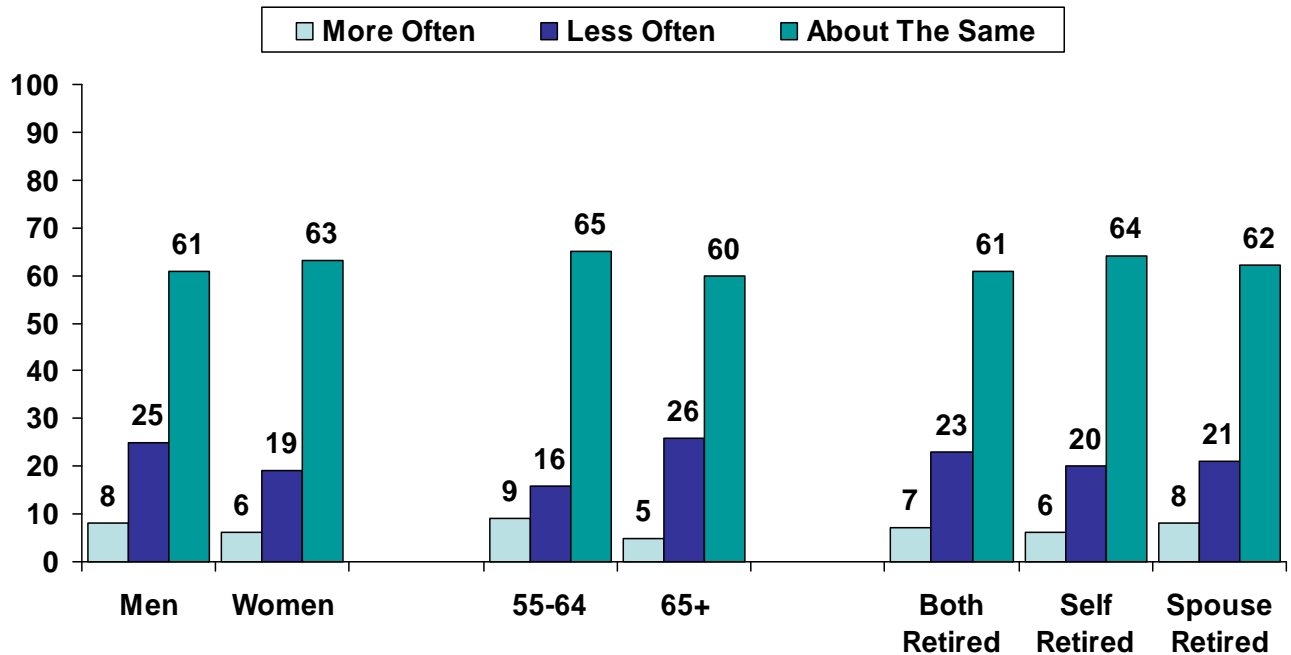
Retirement and Its Effect on Frequency of Activities

Activity	Ever Done	After Retirement Engaged in Activity....		
		More	Less	Same
Eating out	97%	40%	17%	40%
Travel	95%	47%	17%	32%
Exercise	95%	37%	15%	43%
Hobbies	94%	38%	10%	46%
Sex	91%	7%	22%	62%
Involved with your children	90%	24%	18%	47%
Attending Church	89%	19%	8%	62%
Volunteering	83%	33%	14%	37%
Going on internet	73%	41%	8%	24%
Taking classes	66%	8%	27%	32%
Gambling	39%	7%	13%	19%

n=1,064 adults ages 55-75, married or living as married and respondent or spouse is retired

Having sex becomes less frequent as the number of years in retirement increases. Seven percent of those retired for less than a year said they engage in sex less often after retirement. The percentage increases to 16 percent for those retired one to five years and increases again to 22 percent for those retired five to ten years. Almost a third (31%) of those retired ten years or more said they are engaging in sex less often in retirement than before.

Compared to Before Retirement, Do You Have Sex More, Less or About the Same Amount?



Almost half (47%) say they travel more often now that they are retired and two-fifths (41%) say they go on the internet more often since retirement. Eating out (40%), hobbies (38%), exercising (37%), and volunteering (33%) are all activities that a substantial number of retirees say they are doing more often now that they are retired.

Interestingly, more men than women say they are going on the internet more (44% vs. 37%) or eating out more (45% vs. 34%) now that they are retired than they did before retirement.

Those in the West are more likely than those in other regions to say they are doing the following activities more now than before retirement: going on the internet (48%), hobbies (46%), and volunteering (38%). Respondents in the South are more likely to be exercising (40%), volunteering (34%) and attending church (23%) now that they are retired. Those in the Northeast are the least likely to be volunteering more now that they are retired (20%).

Retirees in households with incomes of \$75,000 or more or those with a college degree are more likely to be traveling, going on the internet, eating out, doing hobbies, exercising or volunteering in retirement than others.

Engaging in Activities Alone, With Spouse or Someone Else

Activity	Ever Done	Engage in...		
		Alone	With Spouse	With Someone Else
Eating out	97%	3%	88%	8%
Travel	95%	5%	85%	6%
Exercise	95%	59%	29%	8%
Hobbies	94%	59%	27%	11%
Volunteering	83%	50%	30%	11%
Taking classes	66%	53%	15%	5%
Gambling	39%	14%	53%	9%

n=adults who have engaged in that activity who are ages 55-75, married or living as married and respondent or spouse is retired

Retirees typically engage in activities with their spouse if it involves travel (88%) or eating out (85%), and they tend to do things such as exercise (59%), hobbies (59%), taking classes (53%), or volunteering (50%) alone.

Men are more likely than women to say they exercise alone (62% vs. 55%). Men are also more likely than women to say they volunteer with their spouse (37%) while women are more likely than men to volunteer with someone else (15%). Men are more likely than women to say they gamble alone (19% vs. 8%), while women are more likely than men to engage in this activity with someone else (13% vs. 8%).

Are Retirees Actively Engaged in Activities or Just Planning on Doing Them?

More than one-half of retirees say they have started doing some of the activities they had planned to do in their retirement (56%). One-fifth said they are either planning on doing them (22%) or haven't even thought about those activities yet (20%).

Retirees who have higher levels of education or household income are more likely to say they have started doing these things, and those with the lowest level of education are the least likely to have started their retirement activities.

Most Retirees Have Started Doing Some of Those Activities



n=810 adults ages 55-75, married or living as married who are retired

Among working respondents who have a retired spouse, one-half (54%) said their spouse has started engaging in new activities, one-fifth (22%) said they are planning on it, and one-fifth (20%) have not even begun thinking about it.

Most Retired Spouses Have Started Doing Some of Those Activities



n=851 adult aged 55-75 who are married or living as married and have a retired spouse

Starting new activities in retirement (or at least thinking about starting them) has important consequences to a respondent's overall retirement satisfaction. That is, those who started doing activities now that they are retired are more satisfied in their retirement than those who have not thought about starting activities or who are planning to start activities ($F=17.041, p<.001$). Moreover, these beneficial effects can even extend to a working partner's satisfaction. Among working respondents whose partner is retired, those who said that *their partners* have started or have thought about starting activities report greater *personal* retirement satisfaction than those whose *partners* have not thought about starting activities ($F=20.526, p<.001$).

Appendix A

Annotated Questionnaire

Please note, all data are given in percentages. Retirement status, gender, and age are broken down where appropriate. N/A is used to indicate cells where a subgroup doesn't exist for a particular question. Not all percentages will add up to 100 due to rounding. Base sizes are noted for each question, as they often change due to skip patterns. Questions with small base sizes are indicated with a footnote. Asterisks indicate that cell size is negligible.

Please tell me...

S3 What is your current marital status? Are you . . . ?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Married	98	99	97	99	98	98	97	99
Living as married	2	2	3	1	2	2	3	1
Refused/NR	0	0	0	0	0	0	0	0

S8QUAN What is your age?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
55-59	13	7	19	23	13	14	33	n/a
60-64	26	22	33	32	26	26	67	n/a
65-69	31	35	28	22	31	31	n/a	51
70-74	27	32	18	20	27	26	n/a	44
75 or older	4	4	2	3	4	3	n/a	6
Refused/NR	0	0	0	0	0	0	0	0

S1A Are you currently . . . ?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Employed full time	10	0	0	43	9	11	18	5
Employed part time	6	0	0	26	4	9	7	6
Retired	76	100	100	0	83	69	67	82
Not employed	7	0	0	31	4	11	8	7
REFUSED/NR	0	0	0	0	0	0	0	0

Retirement Summary Table

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Both Retired	56	n/a	n/a	n/a	57	55	41	66
Self Retired Only	20	n/a	n/a	n/a	26	13	26	16
Spouse Retired Only	24	n/a	n/a	n/a	17	32	33	18

[ASK IF SELF RETIRED]

G1 You indicated that you were retired. After you retired, did you go back to work?

<i>(n=817)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Yes	24	24	23	n/a	29	16	17	27
No	76	75	77	n/a	70	84	83	82
Refused/NR	*	*	*	n/a	*	*	*	*

[ASK IF G1=YES]

G2 Why did you go back to work? [PROBE FULLY FOR SPECIFICS]

N/A

[ASK IF SPOUSE RETIRED]

G5 After your spouse was retired, did your spouse go back to work?

<i>(n=851)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Yes	19	17	n/a	26	12	26	21	18
No	80	83	n/a	74	88	73	79	81
Refused/NR	*	*	n/a	*	0	*	*	*

[ASK IF G5=YES]

G5A Why did your spouse go back to work? [PROBE FULLY FOR SPECIFICS]

N/A

[ASK IF G5=YES]

G6 Is your spouse CURRENTLY working?

<i>(n=164)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Yes	56	41	n/a	78	51	58	66	50
No	43	57	n/a	22	47	41	33	49
Refused/NR	1	2	n/a	0	2	1	2	1

[ASK IF SELF RETIRED]

G7 How long have you been retired?

<i>(n=810)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Less than 1 year	7	6	9	n/a	6	8	12	4
More than 1 year, less than 5 years	29	35	39	n/a	31	26	42	22
More than 5 years, less than 10	33	33	32	n/a	34	31	28	35
10 years or more	32	36	19	n/a	29	35	18	39
Don't know/refused	*	1	0	n/a	*	1	*	*

[ASK IF SPOUSE RETIRED]

G8 How long has your spouse been retired?

<i>(n=851)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Less than 1 year	8	6	n/a	13	9	7	14	4
More than 1 year, less than 5 years	28	25	n/a	35	29	28	41	22
More than 5 years, less than 10	27	30	n/a	20	31	24	22	31
10 years or more	36	38	n/a	31	30	41	24	42
Don't know/refused	1	1	n/a	1	1	*	*	1

G9-G15 ASKED ONLY OF SELF AND SPOUSE RETIRED

G9 Who retired first, you or your spouse?

<i>(n=597)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
I did	47	47	n/a	n/a	55	38	45	48
My spouse	44	44	n/a	n/a	34	55	44	43
About the same time	9	9	n/a	n/a	11	7	11	8
Don't know/refused	*	*	n/a	n/a	*	*	0	*

[ASK IF G9=SELF RETIRED FIRST]

G10 Did you encourage your spouse to retire after you retired?

<i>(n=280)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Yes	33	33	n/a	n/a	39	21	28	34
No	66	66	n/a	n/a	59	78	72	63
Don't know Refused	2	2	n/a	n/a	2	1	0	2

[ASK IF G10=YES]

G11 Did you strongly or mildly encourage your spouse to retire after you did?

[RECORD ONE ANSWER]

<i>(n=91)²</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly encourage	49	49	n/a	n/a	49	50	48	50
Mildly encourage	42	42	n/a	n/a	43	36	52	39
Don't know	9	9	n/a	n/a	7	14	0	11
Refused								

[ASK IF G9=PARTNER RETIRED FIRST]

G12 Did your spouse encourage you to retire after he or she did?

<i>(n=260)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Yes	29	29	n/a	n/a	25	32	33	27
No	70	70	n/a	n/a	75	66	67	71
Don't know	2	2	n/a	n/a	1	2	0	2
Refused								

[ASK IF G12=YES]

G13 Did your spouse strongly or mildly encourage you to retire after he or she did?

<i>(n=75)[*]</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly encourage	40	40	n/a	n/a	26	48	44	38
Mildly encourage	55	55	n/a	n/a	70	46	56	54
Don't know	5	5	n/a	n/a	4	6	0	8
Refused								

² Small base

G14 I am going to read a series of statements. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each one.
[ROTATE ITEMS]

A. I am happier now than when my spouse and I were working

(n=597)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	55	55	n/a	n/a	58	51	65	50
Somewhat agree	23	23	n/a	n/a	23	24	19	25
Somewhat disagree	10	10	n/a	n/a	7	13	6	12
Strongly disagree	8	8	n/a	n/a	8	9	8	9
Don't know/refused	4	4	n/a	n/a	3	4	2	4

B. My spouse and I spend more time doing things together now that we are both retired

(n=597)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	66	66	n/a	n/a	67	64	65	66
Somewhat agree	19	19	n/a	n/a	18	19	15	20
Somewhat disagree	8	8	n/a	n/a	8	8	9	7
Strongly disagree	6	6	n/a	n/a	5	7	9	5
Don't know/refused	1	1	n/a	n/a	1	1	1	1

C. My spouse and I experience more tension between us now that we are both retired

(n=597)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	10	10	n/a	n/a	10	11	8	11
Somewhat agree	9	9	n/a	n/a	7	12	9	9
Somewhat disagree	16	16	n/a	n/a	16	15	16	15
Strongly disagree	64	64	n/a	n/a	66	61	66	63
Don't know/refused	1	1	n/a	n/a	1	1	1	1

D. I feel less stressed now than when my spouse and I were working

(n=597)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	56	56	n/a	n/a	57	55	63	53
Somewhat agree	20	20	n/a	n/a	21	18	18	21
Somewhat disagree	10	10	n/a	n/a	9	10	5	11
Strongly disagree	14	14	n/a	n/a	12	15	13	14
Don't know/refused	1	1	n/a	n/a	1	1	1	1

E. I wish I had stayed working longer

(n=597)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	11	11	n/a	n/a	10	11	14	9
Somewhat agree	10	10	n/a	n/a	8	13	11	10
Somewhat disagree	15	15	n/a	n/a	18	12	9	18
Strongly disagree	63	63	n/a	n/a	63	62	65	62
Don't know/refused	1	1	n/a	n/a	1	1	1	2

F. I wish my spouse had stayed working longer

(n=597)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	7	7	n/a	n/a	4	10	9	6
Somewhat agree	7	7	n/a	n/a	4	9	9	6
Somewhat disagree	17	17	n/a	n/a	17	16	15	17
Strongly disagree	68	68	n/a	n/a	72	63	66	69
Don't know/refused	2	2	n/a	n/a	3	2	1	3

G. Sometimes I get irritated that my spouse is now around me more

(n=597)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	7	7	n/a	n/a	5	9	7	6
Somewhat agree	15	15	n/a	n/a	10	21	15	15
Somewhat disagree	17	17	n/a	n/a	19	15	19	16
Strongly disagree	60	60	n/a	n/a	64	54	58	61
Don't know/refused	2	2	n/a	n/a	2	1	1	2

H. I worry about money more now that we are both retired

(n=597)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	14	14	n/a	n/a	10	19	22	11
Somewhat agree	15	15	n/a	n/a	14	16	12	16
Somewhat disagree	25	25	n/a	n/a	26	23	29	23
Strongly disagree	46	46	n/a	n/a	49	42	36	50
Don't know/refused	1	1	n/a	n/a	1	1	0	1

[ASK IF G14E=STRONGLY OR SOMEWHAT AGREE]

G15 You said earlier that you wished you had stayed working longer. Why do you feel that way? Anything else? [PROBE FULLY FOR SPECIFICS]

N/A

G16-G17 ASKED OF ONLY SELF RETIRED

G16 I am going to read a series of statements. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each one. [ROTATE ITEMS]

A. I am happier now than when I was working

(n=213)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	49	n/a	49	n/a	51	46	55	44
Somewhat agree	31	n/a	31	n/a	29	33	25	37
Somewhat disagree	8	n/a	8	n/a	9	6	10	6
Strongly disagree	12	n/a	12	n/a	11	15	11	14
Don't know/refused	0	n/a	0	n/a	0	0	0	0

B. My spouse and I spend more time doing things together now that I am retired

(n=213)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	41	n/a	41	n/a	42	40	38	45
Somewhat agree	30	n/a	30	n/a	30	30	30	30
Somewhat disagree	13	n/a	13	n/a	13	13	14	13
Strongly disagree	15	n/a	15	n/a	14	16	16	13
Don't know/refused	1	n/a	1	n/a	1	0	2	0

C. My spouse and I experience more tension between us now that I am retired

<i>(n=213)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	9	n/a	9	n/a	8	10	7	11
Somewhat agree	11	n/a	11	n/a	10	12	11	11
Somewhat disagree	21	n/a	21	n/a	25	12	21	20
Strongly disagree	55	n/a	55	n/a	55	66	59	58
Don't know/refused	1	n/a	1	n/a	1	0	2	0

D. I have increased my share of the housework and chores now that I am retired

<i>(n=213)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	47	n/a	47	n/a	53	34	49	46
Somewhat agree	24	n/a	24	n/a	27	18	23	25
Somewhat disagree	9	n/a	9	n/a	5	18	9	10
Strongly disagree	17	n/a	17	n/a	13	27	17	17
Don't know/refused	2	n/a	2	n/a	1	3	2	2

E. I feel less stressed now than when I was working

<i>(n=213)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	57	n/a	57	n/a	57	57	63	50
Somewhat agree	19	n/a	19	n/a	21	16	18	20
Somewhat disagree	11	n/a	11	n/a	9	16	8	15
Strongly disagree	13	n/a	13	n/a	14	10	11	15
Don't know/refused	0	n/a	0	n/a	0	0	0	0

F. I wish I had stayed working longer

<i>(n=213)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	15	n/a	15	n/a	15	15	18	12
Somewhat agree	14	n/a	14	n/a	15	12	13	16
Somewhat disagree	16	n/a	16	n/a	17	15	12	21
Strongly disagree	54	n/a	54	n/a	51	58	56	50
Don't know/refused	1	n/a	1	n/a	1	0	1	1

G. Sometimes I get irritated that my spouse is now around me more

(n=213)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	6	n/a	6	n/a	5	7	7	4
Somewhat agree	12	n/a	12	n/a	13	9	8	16
Somewhat disagree	19	n/a	19	n/a	17	22	18	19
Strongly disagree	62	n/a	62	n/a	63	61	65	60
Don't know/refused	1	n/a	1	n/a	2	0	2	1

H. I worry about money more now that I am retired

(n=213)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	16	n/a	16	n/a	18	12	15	17
Somewhat agree	18	n/a	18	n/a	18	18	19	17
Somewhat disagree	22	n/a	22	n/a	24	18	24	20
Strongly disagree	43	n/a	43	n/a	38	52	41	45
Don't know/refused	1	n/a	1	n/a	1	0	2	0

[ASK IF G16F=STRONGLY OR SOMEWHAT AGREE]

G17 You said earlier that you wished you had stayed working longer. Why do you feel that way? Anything else? [PROBE FULLY FOR SPECIFICS]

G18 ASKED OF ONLY SPOUSE RETIRED

G18 I am going to read a series of statements. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each one.
[ROTATE ITEMS]

A. I am happier now than when my spouse was working

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	36	n/a	n/a	36	38	34	38	33
Somewhat agree	25	n/a	n/a	25	27	24	23	28
Somewhat disagree	20	n/a	n/a	26	14	24	22	18
Strongly disagree	16	n/a	n/a	16	16	15	14	17
Don't know/refused	3	n/a	n/a	3	4	3	2	4

B. My spouse and I spend more time doing things together now that my spouse is retired

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	48	n/a	n/a	48	47	48	45	51
Somewhat agree	25	n/a	n/a	25	30	22	29	21
Somewhat disagree	17	n/a	n/a	17	14	18	17	16
Strongly disagree	9	n/a	n/a	9	7	11	9	10
Don't know/refused	1	n/a	n/a	1	1	1	0	2

C. My spouse and I experience more tension between us now that my spouse is retired

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	14	n/a	n/a	14	14	13	12	16
Somewhat agree	13	n/a	n/a	13	12	14	13	14
Somewhat disagree	20	n/a	n/a	20	19	22	20	21
Strongly disagree	50	n/a	n/a	50	52	50	53	47
Don't know/refused	2	n/a	n/a	2	3	1	1	3

D. Being retired, my spouse does more of the housework and chores

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	32	n/a	n/a	32	40	27	37	26
Somewhat agree	23	n/a	n/a	23	28	20	24	22
Somewhat disagree	14	n/a	n/a	14	11	16	10	19
Strongly disagree	29	n/a	n/a	29	20	35	28	31
Don't know/refused	2	n/a	n/a	2	1	2	1	2

E. My spouse is less stressed now than when my spouse was working

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	48	n/a	n/a	48	44	51	54	41
Somewhat agree	23	n/a	n/a	23	32	17	19	28
Somewhat disagree	12	n/a	n/a	12	10	13	12	13
Strongly disagree	15	n/a	n/a	15	12	17	14	16
Don't know/refused	2	n/a	n/a	2	1	2	1	3

F. I feel less stressed now than when my spouse was working

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	26	n/a	n/a	26	29	25	28	25
Somewhat agree	26	n/a	n/a	26	27	26	28	25
Somewhat disagree	23	n/a	n/a	23	20	25	22	24
Strongly disagree	20	n/a	n/a	20	21	20	20	20
Don't know/refused	4	n/a	n/a	4	4	4	2	6

G. I wish my spouse had stayed working longer

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	14	n/a	n/a	14	7	18	14	13
Somewhat agree	12	n/a	n/a	12	9	14	12	12
Somewhat disagree	18	n/a	n/a	18	22	15	17	18
Strongly disagree	53	n/a	n/a	53	58	50	55	51
Don't know/refused	3	n/a	n/a	3	4	3	1	6

H. Sometimes I get irritated that my spouse is now around me more

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	8	n/a	n/a	8	6	9	9	6
Somewhat agree	18	n/a	n/a	18	14	20	17	19
Somewhat disagree	19	n/a	n/a	19	19	19	20	18
Strongly disagree	52	n/a	n/a	52	58	49	52	53
Don't know/refused	3	n/a	n/a	3	3	3	2	4

I. I worry about money more now that my spouse is retired

(n=254)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Strongly agree	13	n/a	n/a	13	14	13	14	12
Somewhat agree	12	n/a	n/a	12	9	13	12	12
Somewhat disagree	26	n/a	n/a	26	26	26	25	28
Strongly disagree	48	n/a	n/a	48	49	48	49	47
Don't know/refused	*	n/a	n/a	*	1	0	0	1

[ASK IF SELF RETIRED]

G19 Has adjusting to life after YOUR retirement been easier than expected, harder than expected, or about what you expected?

(n=810)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Easier	23	24	22	n/a	23	23	24	23
Harder	12	12	12	n/a	11	14	16	11
As Expected	64	63	65	n/a	64	62	59	66
Don't know/refused	1	1	*	n/a	1	*	1	1

[ASK IF SPOUSE RETIRED ONLY]

G20 Has adjusting to life after your spouse's retirement been easier than expected, harder than expected, or about what you expected?

<i>(n=254)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Easier	14	n/a	n/a	14	12	15	18	9
Harder	13	n/a	n/a	13	10	15	12	15
As Expected	71	n/a	n/a	71	76	68	69	74
Don't know/refused	1	n/a	n/a	1	1	1	1	2

G21 Would you say that your relationship with your spouse is now stronger, weaker, or about the same compared to before retirement?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Stronger	38	41	36	35	40	37	42	36
Weaker	2	2	3	4	2	3	3	2
About the same	58	57	60	60	57	60	54	61
Don't know/refused	1	1	*	1	1	*	1	1

G22 Compared to before retirement, do you think you and your spouse are now more romantic with each other, less romantic with each other, or about the same?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	12	12	13	11	13	11	14	10
Less	8	8	9	9	7	10	9	8
About the same	77	78	76	78	78	77	74	79
Don't know/refused	2	2	3	1	2	3	3	2

G23 Would you say that you argue with your spouse now more, less, or about the same as compared to before retirement?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	6	6	5	7	6	7	8	6
Less	30	30	32	30	30	31	30	30
About the same	59	59	58	58	59	58	59	59
Don't know/refused	5	4	5	5	5	4	3	5

[ASK IF G23=MORE]

G24 Do you argue about the same things as you did pre-retirement or do you argue about different things?

<i>(n=68)</i> ³	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Same as pre-retirement	38	34	45	42	45	31	41	36
Different things	56	61	45	53	42	69	56	56
Don't know/refused	6	5	9	5	12	0	3	8

G25A Compared to before retirement, do you think about divorce more, less, or about the same amount?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	2	1	2	1	1	2	1	2
Less	23	24	25	20	24	22	25	22
About the same	21	18	22	26	22	20	25	18
Never thought about divorce	53	55	49	51	52	54	47	56
Don't know/refused	1	1	1	2	1	2	1	2

³ Small base

G25B Compared to before retirement, do you spend more time with your family, less time with your family, or about the same amount?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	43	44	51	35	48	37	47	40
Less	10	12	7	9	9	12	10	10
About the same	45	43	42	55	41	50	43	47
Don't know/refused	1	2	*	1	2	1	*	2

G25C Compared to before retirement, do you spend more time with your friends, less time with your friends, or about the same amount?

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	20	23	23	13	19	22	19	21
Less	19	19	26	14	20	18	21	18
About the same	60	58	51	72	61	59	60	60
Don't know/refused	1	*	*	1	1	1	*	1

G26 I am going to list some activities that you may or may not currently engage in. For each, please tell me whether you currently engage in this activity more, less, or about the same amount compared to before retirement. If you never engaged in this activity, please say so. [ROTATE ITEMS]

A. Exercise

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	37	39	39	29	37	36	38	36
Less	15	15	16	15	16	14	14	16
About the same	43	41	39	51	43	43	42	43
Never engaged in activity/ N/A	5	5	5	6	4	7	6	4
Don't know/refused	1	*	0	0	*	0	0	*

B. Travel

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	47	53	42	36	48	45	45	48
Less	17	17	14	20	16	19	16	18
About the same	32	26	39	39	32	32	35	30
Never engaged in activity/ N/A	4	4	5	6	4	5	4	4
Don't know/refused	*	*	0	0	*	0	0	*

C. Volunteering

(n=1064)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	33	38	36	19	35	30	30	35
Less	14	14	13	14	11	17	13	14
About the same	37	34	31	49	37	36	39	35
Never engaged in activity/ N/A	16	15	21	17	16	17	17	16
Don't know/refused	*	*	0	*	*	*	0	*

D. Hobbies

(n=1064)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	38	43	41	26	40	37	40	37
Less	10	9	8	12	8	11	10	9
About the same	46	43	43	55	46	46	43	48
Never engaged in activity/ N/A	6	5	7	7	6	6	7	5
Don't know/refused	*	0	*	0	*	0	*	0

E. Gambling

(n=1064)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	7	7	6	7	7	6	5	7
Less	13	12	16	13	14	11	15	12
About the same	19	20	17	19	20	19	21	18
Never engaged in activity/ N/A	60	61	59	60	59	62	58	62
Don't know/refused	1	0	2	1	1	*	1	*

F. Eating out at restaurants or fast food

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	40	43	39	34	45	34	47	42
Less	17	15	20	19	16	19	21	15
About the same	40	39	38	44	37	44	41	39
Never engaged in activity/ N/A	2	3	2	3	2	3	2	3
Don't know/refused	*	*	*	0	*	0	*	0

G. Classes or continuing your education

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	8	9	9	4	8	7	7	8
Less	27	29	24	22	26	27	24	28
About the same	32	29	31	38	34	29	35	29
Never engaged in activity/ N/A	33	32	35	35	31	36	33	34
Don't know/refused	1	1	*	1	1	1	1	1

H. Sex

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	7	7	6	8	8	6	9	5
Less	22	23	20	21	25	19	16	26
About the same	62	61	64	62	61	63	65	60
Never engaged in activity/ N/A	4	4	3	3	3	5	3	4
Don't know/refused	6	5	7	6	4	8	6	6

I. Going on the Internet

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	41	46	38	30	44	37	40	42
Less	8	9	5	9	8	8	8	8
About the same	24	19	28	33	25	24	33	19
Never engaged in activity/ N/A	26	25	29	27	22	31	20	30
Don't know/refused	*	*	0	*	*	*	0	*

J. Attending church or religious activities

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	19	21	20	14	19	19	17	20
Less	8	8	8	6	8	7	7	8
About the same	62	60	60	70	60	65	63	62
Never engaged in activity/ N/A	11	11	12	9	12	8	12	9
Don't know/refused	*	*	1	*	*	*	*	*

K. Being involved in your children's day to day lives

<i>(n=1064)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
More	24	25	30	19	25	24	28	22
Less	18	20	16	17	20	16	14	21
About the same	47	46	44	54	43	52	46	48
Never engaged in activity/ N/A	10	10	10	9	11	88	11	9
Don't know/refused	1	1	1	*	1	1	*	1

[ASK FOR EACH MENTIONED IN G26A-G]

G27 For each of the following activities that you currently engage in, please tell me whether you mostly engage in this activity alone, with your spouse, or with someone else. [ROTATE ITEMS]

A. Exercise

<i>(n=1008)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Alone	59	57	62	62	62	55	60	58
With spouse	29	31	24	28	28	29	27	30
With someone else	8	8	10	7	5	12	9	7
Don't know/refused	4	5	3	3	5	4	4	5

B. Travel

<i>(n=1016)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Alone	5	3	10	6	5	6	6	5
With spouse	85	90	80	80	89	82	83	87
With someone else	6	3	7	10	3	9	8	4
Don't know/refused	3	4	2	4	4	3	3	4

C. Volunteering

<i>(n=886)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Alone	50	48	53	51	47	53	50	50
With spouse	30	32	25	30	37	23	28	32
With someone else	11	10	13	11	7	15	14	9
Don't know/refused	9	9	9	8	9	9	8	9

D. Hobbies

<i>(n=999)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Alone	59	59	64	54	57	60	59	59
With spouse	27	27	17	34	28	25	27	26
With someone else	11	10	16	9	12	10	11	11
Don't know/refused	3	4	3	3	3	4	3	4

E. Gambling

<i>(n=414)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Alone	14	15	11	13	19	8	12	15
With spouse	53	53	50	56	49	58	52	54
With someone else	9	7	13	10	6	13	10	8
Don't know/refused	24	24	26	20	26	21	26	22

F. Eating out at restaurants or fast food

<i>(n=1036)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Alone	3	3	5	2	3	3	4	3
With spouse	88	90	83	87	91	84	85	89
With someone else	8	6	11	9	4	11	10	6
Don't know/refused	2	2	1	2	2	2	2	2

G. Classes or continuing your education

<i>(n=702)</i>	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Alone	53	50	58	57	54	52	57	51
With spouse	15	16	12	13	16	13	11	17
With someone else	5	3	8	6	3	7	7	3
Don't know/refused	28	31	22	25	27	28	25	29

People often think about the things they want to do once they are retired...

[ASK IF SELF RETIRED]

G28 Now that you are retired, would you say you...

(n=810)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Started doing some things	56	58	52	n/a	56	57	54	58
Still planning on doing some	22	21	24	n/a	23	21	25	20
Haven't even thought about	20	20	21	n/a	20	21	19	21
Don't know/refused	2	1	2	n/a	2	1	2	2

[ASK IF SPOUSE RETIRED]

G29 Now that your spouse is retired, would you say your spouse ...

(n=851)	Total	Retirement Status			Gender		Age	
		Both Retired	Self Retired	Spouse Retired	Male	Female	55-64	65+
Started doing some things	54	56	n/a	48	54	53	55	53
Still planning on doing some	22	21	n/a	24	23	21	25	20
Spouse hasn't even thought about	20	20	n/a	20	18	22	17	22
Don't know/refused	5	4	n/a	7	5	5	3	6

[ASK IF SELF RETIRED]

G30 What has been most difficult for you to adjust to since you retired? Anything else? [PROBE FULLY FOR SPECIFICS]

N/A

[ASK IF SPOUSE RETIRED ONLY]

G31 What has been most difficult for you to adjust to since your spouse retired? Anything else? [PROBE FULLY FOR SPECIFICS]

N/A

Appendix B

Retirement Satisfaction Correlations with Other Relationship Outcome Measures

	Both Retired- Computed Satisfaction	Respondent Retired-Computed Satisfaction	Spouse is Retired- Computed Satisfaction
Adjusting to Your/Spouse Retirement (Easier, About the Same, Harder)	-.428**	-.362**	-.402**
Relationship Strength (Weaker, About the Same, More)	.271**	.273**	.369**
Romance in Relationship (Less, About the Same, More)	.316**	.347**	.449**
Time Spent with Family (Less, About the Same, More)	.115**	.191**	.278**

**All correlations significant at the $p < .01$ level