

## **“I married him for better or for worse but not for lunch”: retirement and marriage**

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This quip epitomises a particular set of assumptions about the impact of retirement on marital relationships. It is based on a model of retirement where HE retires home to where SHE is. It implies that when HE retires he gets under HER feet and intrudes on a life that she has established – that he invades her territory and that this conflict of roles and loss of some degree of independence by the homemaker wife leads to marital tensions. The quip also reflects a stereotype in which men are at a loss when they retire, are bored and have nothing to do except be a nuisance. The quip also implies that retirement is a very different experience for men and women – that there is HIS retirement and HER retirement.

Some early studies on the effects of retirement on marital satisfaction provide limited support for the view that retirement has a negative impact on marital wellbeing. However, the evidence is mixed - some investigators have found negative effects of retirement, others found no effect, and still others have found positive effects.

More recently, retirement has begun to be seen more as a transition rather than as an event. This reconceptualisation has provided a different way of looking at marital satisfaction following retirement.

If retirement is a transition during which men and women adjust to their new circumstances it is plausible to expect that the impact of retirement on marriage may change as people make this transition. To date, researchers have detected an initial negative impact of retirement on marriage and then a recovery as the retirement transition matures. Moen, Kim and Hoffmeister (2001) found that initially, the retirement transition led to decreased marital satisfaction and increased marital conflict for men and women. They also found that newly retired men and women had the lowest marital satisfaction and the highest marital conflict compared with those retired continuously or not yet retired from their primary career jobs. However, being retired for more than two years promoted marital quality. This evidence complements the findings that homemaker wives' marital quality declines temporarily when their

husbands retire. It is also consistent with Szinovacz's (1996) claim that marital problems during the retirement transition are typically temporary and resolved within a few years after retirement. Shaw, Patterson, Semple and Grant (1998) suggested that after retirement a balance in the relationship must be re-established based on a new set of routines and patterns of communication. The evidence indicates that as couples settle into retirement, a new balance is generally found and the role strain that couples experienced during the retirement transition is reduced.

In addition to changes in marital wellbeing following retirement some research has explored the related question of the impact of retirement on the domestic division of labour and on marital equality in this domain. While a number of studies have found that wives of newly retired men often complain about "impingement", that is, a lack of privacy and their husbands intruding into their "territory" (Vinick & Ekerdt, 1989; Hibourne, 1999), it appears that interference in housework is primarily a problem for housewives with retired husbands (Szinovacz 1993). Kulik (2001) found that housework was usually more egalitarian among retired couples and retired husbands with employed wives than among pre-retired and employed husbands with retired wives.

The purpose of this paper is to explore changes in marriages following retirement. It adopts, where possible, the perspective that retirement is a transition and that marital changes following retirement will fluctuate as people move through this transition. However, the paper questions the assumption in the popular mind and in some of the research literature that retirement is a negative transition and that it will typically lead to difficulties in adjustment and in marriages – at least initially. This negative view of retirement sees retirement as a transition from having a central, productive, socially valued role to what Burgess (1960) has called a 'roleless role'. Miller (1965) portrays retirement as a 'socially debilitating loss' and a 'degrading withdrawal of all legitimate identity'. The loss of the work role through retirement has been equated with loss through unemployment (Moen 1996) and has been anticipated to have similar negative social and psychological consequences as does unemployment.

It is simplistic and contrary to considerable evidence to view retirement as a routinely negative experience. Many people report improvements in well being and reduced stress following retirement. Retirement is a complex process which is a highly diverse transition. For some people retirement is a planned change, for others it is an enforced and sudden transition brought about by redundancy. For some it is a gradual transition that takes place over several years while others leave the workforce suddenly and completely. Health and wealth as well as social integration

and marital well being will all interact to create a diverse range of experiences following retirement. One of the purposes of this paper is to undertake the analysis in such a way as to allow for the diversity of post retirement trajectories in marital well being to be uncovered.

The paper also questions the particular gender assumptions of the stereotype of retirement captured in the title of the paper. The image of retirement reflected in the title *may* have reflected a retirement reality in the past but the contemporary situation is likely to be very different. The increased participation of women in the paid labour force means that many people who retire are women and that where men do retire their wife may not be at home at all – she may continue working. Indeed, the issue for many people today may not be a matter of HIM retiring home to HER but retiring home while SHE continues to work. An issue for many retiring couples is the negotiation of the way THEY retire – whether they will both retire at once, whether they will stagger their retirement and so forth. Indeed it may be that disagreements on these matters or the extent to which the retirement transitions of the couple are synchronised that will affect marital wellbeing following retirement (Szinovacz 1996; Myers & Booth, 1996).

The exploration of marital changes following retirement in this paper will address the following questions:

1. Does marriage improve or get worse following retirement?
2. Do men and women report different marital outcomes following retirement?
3. Is there evidence that HE getting under HER feet?
4. What happens to the division of labour between married men and women following retirement?

### ***Data sources***

Data from three quite different studies are used to explore these questions.

*Healthy Retirement Project:* The first set of data are from the La Trobe University Healthy Retirement project. This is a VicHealth funded project that tracked 560 people from the time they retired until three years later. Of the initial 560 retirees between 300 and 400 were married (the number varies depending on the particular stage of the study). This prospective study involved interviewing men and women as they first began their retirement, and then again at 12, 24 and 36 months after their initial retirement. Their partners also answered questionnaires at 12 and 36 months

the retirement of the main respondent. The sample was not a probability sample but did include a diverse range of retirees including both male and female retirees, white and blue collar retirees, public sector and private sector workers and those who retired voluntarily and those who were made redundant. Details of the sampling and sample are available in Wells et al (2003). The advantage of using this data set is that, unlike most retirement studies, it is longitudinal and includes multiple measurement points. This provides an opportunity to track changes and to map change trajectories following retirement. Furthermore, since both the retiree and his/her partner participated independently in the 12 and 36 month waves data is available from both parties to the marriage.

*The 1997 Time Use Survey conducted by the Australian Bureau of Statistics.* This is a national, probability sample which provides precise data on the time use of individuals in Australian households (ABS, 1998). The time use information enables the estimation of the way in which retired men and women use their time. The analysis is restricted to married or cohabiting men and women aged 55 or over.

*Wave 1 of the Household, Income and Labour Dynamics Australia (HILDA) survey.* This is a national probability survey of Australian households. Sample details can be obtained from <http://www.melbourneinstitute.com/hilda/>. Since only the first wave of this study are currently available it is not possible to explore changes in marital satisfaction of individuals following retirement. At this point the analysis has to be restricted to comparing the marital satisfaction of older retired men and women with that of comparable men and women who are in the workforce or engaged in full time home duties. The analysis of this data set is restricted to married or cohabiting men and women aged 55 or over. The advantage of using this data set is that it provides a check on the trend of findings in the HRP study based on a national and representative sample.

### ***Analysis strategy***

It is notoriously difficult to accurately measure changes in such subjective matters such as marital well being and satisfaction. Apart from problems regarding the extent to which measures overcome the social desirability problem of people exaggerating how well their marriage is going we confront the problem of how to measure change. There are three particular issues:

*Should change be measured at the aggregate or individual level?* Measuring change at the aggregate level involves obtaining an measure of marital well being at various

time points for a whole group of people and seeing whether this level of wellbeing of the sample changes over time (Rose, 1995). This approach involves obtaining a measure of, say, the average level of marital well being across a whole sample at retirement and the average level of well being say 12 months later. Changes in the average or net level of well being over time is regarded as evidence of change. The alternative approach is to explore change at the individual level. This involves looking at changes in marital well being of individuals and seeing how many report improvements and how many report declines in marital well being. The problem with the aggregate approach is that it can mask individual changes in different directions. If the same number of people experience improvements in marital well being as experience a deterioration then the aggregate level analysis will indicate no overall change. In this paper, both aggregate and individual level analysis will be applied where appropriate and possible.

*Should change be measured prospectively or retrospectively?* Prospective approaches to measuring change involve the investigator measuring marital well being at a number of different time points and then calculating how much change has taken place between those time points. This approach involves a research design that moves forward with survey participants and tracks changes. While this approach has significant strengths, a shortcoming is that it can sometimes be difficult to be certain what any change in marital wellbeing scores between the various time points actually reflects. While change scores are meant to indicate real change they can also reflect measurement 'noise'. This is a special problem with small changes. Unless the measurement instrument is *extremely reliable* small changes may simply indicate measurement error.

The *retrospective* approach involves looking backwards and asking people to indicate whether or not they think that, in retrospect, things have changed. While this approach is simpler, and avoids the particular form of measurement error to which prospective studies are prone, the retrospective approach suffers from problems of selective recall and of reconstructing the past in the light of the present. Both retrospective and prospective analysis will be conducted where possible.

Finally, when measuring changes in marital well being whose reports do you use? The experience of one partner are not necessarily those of the other. Ideally it makes sense to examine changes in marital wellbeing from the perspective of both partners. Where this is possible this will be done in this paper.

## Measures

The HRP measured marital well being in the following ways:

Marital cohesion: The Spanier Dyadic Cohesion scale was administered at 0, 12, 24 and 36 months following retirement. This scale, which consists of the following \* items had an alpha reliability of 0.73 or higher at each of the measurement waves.

Marital cohesion was measured by asking:

How often do you do the following things:

- Enjoy an outing together
- Work together on something
- Calmly discuss something

Have a stimulating exchange of ideas

- Laugh together
- Get on each others nerves
- Quarrel

Retrospective changes in marital wellbeing were obtained by asking:

“How happy is your relationship now compared with [particular time since retirement]?”

- Happier
- About the same
- Less happy”

The Time use survey obtained detailed information about time use by getting respondents to complete very detailed time use diaries for two days. Time use was coded to a pre-established time use coding frame from the open ended diary entries. Details of the measurement and coding strategy can be obtained in from the Time Use Survey User Guide (ABS, 1998).

The HILDA survey used a single item to measure marital satisfaction. It asked married or cohabiting respondents to indicate of a 0 to 10 scale how satisfied they were with their relationship with their partner.

## Results

### Synchronising retirement

Since retirement is frequently a household or couple transition the retirement timing of both partners can be an important and potentially difficult decision. It may mean that one partner leaves the workforce before they want to due to pressure from their partner.

Evidence from the HRP study indicated that while some people retired together others *synchronised their retirement over time* (Table 1). While about half the sample (48%) were equally retired at time 0 about half (51%) were unsynchronised. However, over the three year period more couples synchronised their retirement levels. Thirty six months after retirement 62% of partners were equally retired while 38% had asynchronous retirement levels.

This indicates that synchronicity of retirement often occurs gradually. At the same time, it suggests that even three years following the (at least) partial retirement of one partner there is still a sizable minority of marriages in which the other partner continues to work.

**Table 1: Synchronising retirement**

	Time since retirement (months)			
	0	12	24	36
Both retired fully	40	42	46	56
Both retired partly	8	5	7	6
Mixed	26	33	32	28
One partner fully retired, other partner working full time	25	20	14	10

Source: La Trobe Health Retirement Project, Panel component

### Changes in marital cohesion: aggregate data

Marital cohesion was measured using a number of items (see above) and transformed into a scale ranging from 0 to 10.

**Table 2: Mean marital cohesion of male and female retirees at various periods following retirement**

	Time since retirement (months)			
	0	12	24	36
Men	6.5	6.7	6.6	6.7
Women	6.6	6.5	6.6	6.8

Source: La Trobe Health Retirement Project, Panel component

Note: Marital cohesion is measured on a 0-10 scale with 10 indicating high levels of cohesion

Table 2 indicates that, at the aggregate level:

- There is no statistically significant change in marital cohesion over the 36 months following retirement.
- The level of marital cohesion reported by male and female retirees is virtually identical.

Similarly, partners of retirees do not appear, at the aggregate level, to report much change in marital cohesion. For example:

- 12 months after retirement the mean marital cohesion score for male partners of retirees was 6.5 – the same level that was recorded after 36 months after retirement.
- Among female partners of retirees there was a slight improvement in aggregate marital cohesion between 12 and 36 months. At 12 months the mean marital cohesion score recorded by female partners was 6.2; At 36 months this had risen slightly to 6.6.

### **Changes in marital cohesion at the individual level**

It was argued above that aggregate level analysis can mask the degree of change at the individual level. Table 3 reports the extent to which individuals seem to experience changes in marital cohesion in the early years following retirement. To control the problem of confusing measurement noise with real change in marital cohesion change has been operationally defined in Table 3 as change in marital cohesion between the two time points of *more than 1 standard deviation*. This may lead to some underestimation in the absolute number of people who change but does not change the basic pattern of change described in Table 3.

**Table 3: Changes in marital cohesion at various periods following retirement**

	Time period following retirement over which change is measured (months)			
	0-12 %	12-24 %	24-36 %	0-36 %
Declines	15	15	12	12
Stable	69	72	76	69
Increases	16	13	13	18

Source: La Trobe Health Retirement Project, Panel component

Note: Marital cohesion is measured on a 0-10 scale with 10 indicating high levels of cohesion

This table shows that at the individual level there is considerable change in marital cohesion following retirement.

- Within the first 12 months 31% of retirees recorded changes in marital cohesion.
- In the third year after retirement about a quarter of respondents were still recording some change in marital cohesion.
- Comparing marital cohesion 36 months after retirement 31% of retirees recorded a different level of marital cohesion than they recorded at the time of their retirement.

This provides a very different picture of marital change following retirement than that provided by the aggregate level figures. The reason for the different pictures is that marital change following retirement occurs in *both directions*. In some marriages marital cohesion improves while in others it deteriorates. Since the percentage improving is offset by the percentage in which marital cohesion deteriorated the net effect (aggregate level) suggests stability.

The observation that marital change occurs in both directions following retirement should warn against simple explanations of change that simply predict marital improvement or marital deterioration. The picture is much more complex than this.

### **Trajectories of marital change**

The study design allowed the tracking of marital change at *multiple* points over the three year period following retirement. Five broad trajectories are described in Table 4.

**Table 4: Post retirement trajectories of marital cohesion**

Trajectory type	Description	Percentage
Honeymoon	Marital cohesion Improves but then returns to initial levels	11
Trough	Marital cohesion deteriorates but then recovers to around initial levels	9
Improvement	Marital cohesion is <i>higher</i> at 36 months cf at retirement and has not declined at any point after retirement	16
Decline	Marital cohesion is <i>lower</i> at 36 months cf at retirement and has not risen at any point after retirement	14
Stable	No change recoded at any point across the study period	50

Source: La Trobe Health Retirement Project, Panel component

These trajectories of marital change following retirement indicate that at some point in the first three years following retirement half the sample experienced changes in their levels of marital cohesion. While 20% of those whose marital cohesion changed returned to initial levels of marital cohesion (honeymoon and trough) the figures indicate that this is a time of adjustment for many couples.

There is evidence that men and women experience different retirement trajectories when they retire.

Table 5 shows that women who retire were less likely than their male counterparts to experience the fluctuating pattern reflected in the honeymoon and trough patterns. On the other hand, female retirees were more likely than male retirees to record a simple decline in marital cohesion.

**Table 5: Post retirement trajectories of marital cohesion by gender of retiree**

	Men %	Women %
Honeymoon	14	8
Trough	12	6
Improvement	16	18
Decline	9	20
Stable	49	48

Source: La Trobe Health Retirement Project, Panel component  
Note: p<0.05

## Changes in post retirement marital happiness: retrospective evidence

The prospective data reported above indicates the amount of change that we, as researchers, observed based on measures of marital cohesion of marital cohesion at the various points in the study. These measures were not based on the perceptions of change among the retirees themselves. As such the information reported reflects a more 'objective' measure of change. This section reports a 'subjective' measure of change based on the perceptions of retirees and their partners of the extent to which their marriage had become happier or less happy following retirement.

These reports suggest a much high level of marital change following retirement than do the prospectively based marital cohesion measures.

**Table 6: Perceived changes in marital happiness at various periods following retirement**

Happiness	Change reported at			
	12 months for previous 12 months %	24 months for previous 12 months %	36 months for previous 12 months %	36 months for previous 36 months %
Less happy	4	5	3	3
Stable	52	69	78	52
Happier	44	26	19	45

Source: La Trobe Health Retirement Project, Panel component

Note: Marital cohesion is measured on a 0-10 scale with 10 indicating high levels of cohesion

As retirees think back on the previous 12 months of their marriage at various points following retirement.

- Very few said that their marriage is less happy than it was 12 months earlier.
- The majority indicated that their marriage is just as happy as it was 12 months earlier
- A considerable percentage reported improvements in their marital happiness over the previous 12 months.
- Taken over the whole three year period 45% reported that their marriage was happier three years after retirement than at the time they retired.

While the low percentage that reported that their marriage was less happy may be affected by social desirability response factors this is not as good an explanation for the reported improvements in marital happiness.

The greatest improvements in marital happiness were reported for the first 12 months after retirement. In the first 12 months 44% said that their marriage was happier than when they retired. In the subsequent periods after retirement the percentage indicating improvements in marital happiness are still substantial but considerably less than in the first 12 months. In the second year following retirement a quarter reported improvements and in the third year just under 20% reported marital improvements.

### **‘His’ and ‘Her’ retirement**

Do women who retire report changes in marital happiness differently than men who retire? Table 7 shows that men and women who retire report the same patterns of change in marital happiness following retirement.

**Table 7:Reported changes in marital happiness in first 12 months after retirement by gender of retiree**

	Male retirees %	Female retirees %
Less happier	4	6
No change	53	50
Happier	43	45

Source: La Trobe Health Retirement Project, Panel component

Do wives of retirees experience their husband’s retirement differently from do husbands of wives who retire? Again, the clear picture is that male and female partners report similar patterns of changes in marital happiness following the retirement of their husband or wife.

**Table 8:Partner’s reported changes in marital happiness in first 12 months after retirement by gender of partner**

	Male partner %	Female partner %
Less happier	3	4
No change	70	63
Happier	27	33

Source: La Trobe Health Retirement Project, Panel component

The quip on which the title of this paper is based assumes a retirement pattern where a husband retires to a home in which his homemaker wife has to get used to him

being around. How did these homemaker wives cope with their husband's retirement?

The first point to make is that in our panel of retirees this scenario was relatively uncommon - of the men who retired, just 22% retired to homemaker wives.

**Table 9: Changes in aspects of marriages following retirement reported by homemaker wives**

Homemaker wives report that	Months since retirement	
	12 months %	36 months %
Compared to <i>marital happiness</i> at the time of retirement the marriage is:		
Less happy	3	5
Just has happy	70	59
Happier	27	36
Compared to things at the time of retirement <i>we enjoy outings together</i> :		
Less often	7	5
The same	52	32
More often	41	63
Compared to things at the time of retirement <i>we get on each other's nerves</i> :		
More	21	29
The same	62	42
Less	17	29

Source: La Trobe Health Retirement Project, Panel component

The figures in Table 9 give little support to the image that homemaker wives generally have a bad experience of marriage once their husband retires. While many may have to make adjustments once their husband retires the overwhelming pattern was for these wives to report that aspects of their marriage had either remained unchanged or had changed for the better. The only characteristic for which there was evidence of a substantial number of homemaker wives reporting a change for the worse was the 29% who indicated after 3 years that they and their husband got on each others nerves more than before he retired. However, this is offset by exactly the same percentage indicating that they and their husband got on each others nerves less following retirement.

### **Time use following retirement**

The image of retirement portrayed in the phrase 'I married him for better or for worse but not for lunch' is of a bored man getting under his wife's feet and either getting in her way or disrupting her established life and routines.

While time use data can only tell us so much it can provide some hints as to how retired husbands and wives spend their time following retirement. The data that is reported below addresses two related questions about time use following retirement:

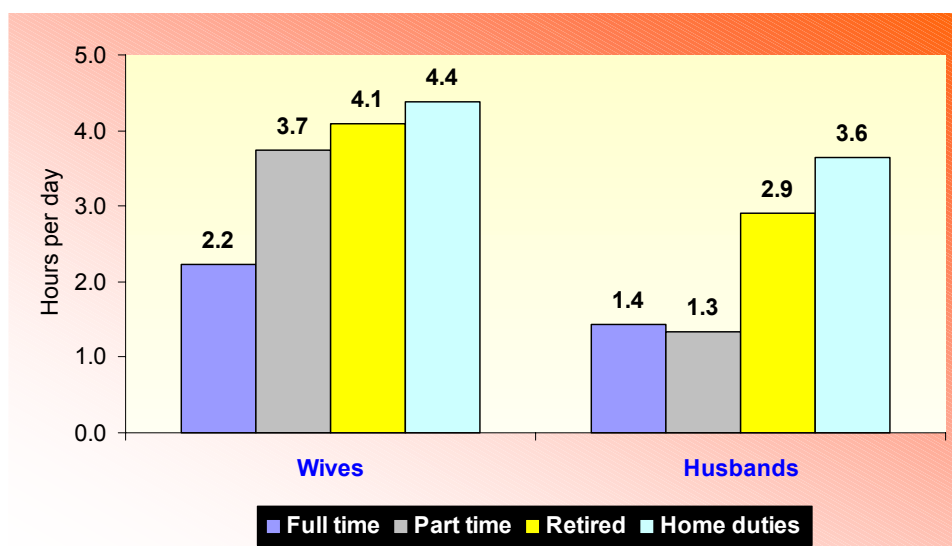
- Do retired men and women spend their time in similar ways to each other following retirement?
- To what extent do retired men and women differ in their time use compared with their non retired counterparts?

The graphs reported here report regression estimates of the amount of time people spend each day on various types of activities. In all the analysis the effects of age differences between men and women in different workforce situations (e.g. retired, working full time, part time etc) have been controlled. The analysis is restricted to partnered men and women aged 55 and over.

### Domestic work

Domestic work consists of a range of indoor and out door tasks associated directly with the home. Indoor activities include cooking, cleaning, laundry but not child care. Outdoor activities include activities such as gardening and house maintenance.

**Figure 1: Hours per day on domestic work for partnered men and women aged 55 and over**

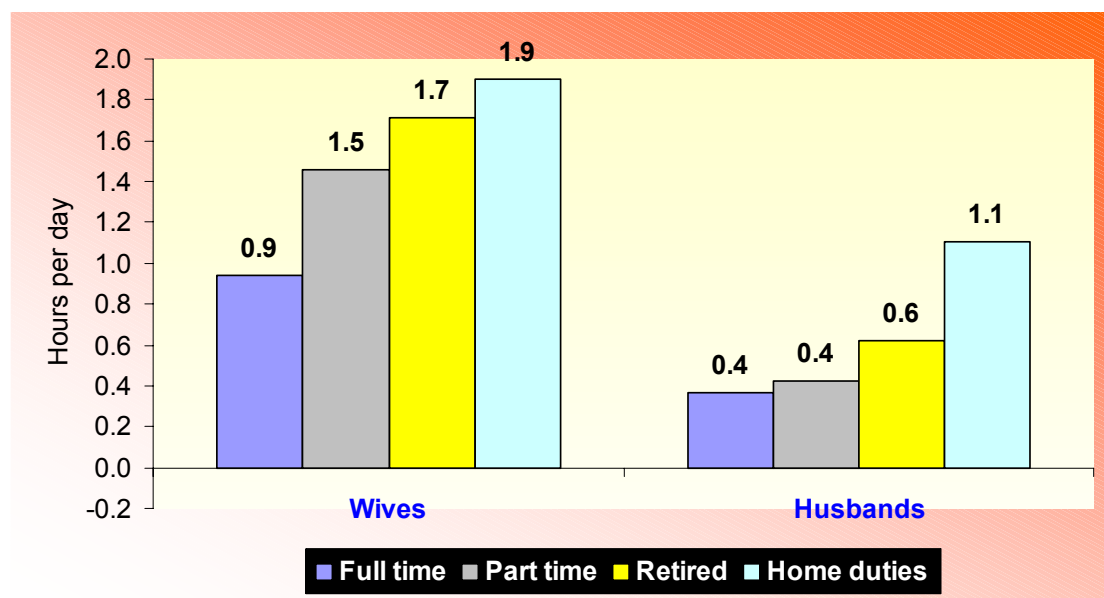


Source: ABS Time Use Survey, 1997

Several points stand out in Figure 1.

- Regardless of whether they work or are retired, married men do less domestic work than do married women.
- Following retirement, married men increase their level of domestic work by about 1 and a half hours per day. With this increase in domestic work, these retired men exceed the daily domestic work of married women who work full time – but only by half an hour per day.
- Despite the increase in domestic work among retired men the gender gap remains unchanged. Retired women do 1.2 hours a day more domestic work than do retired men. Women who work full time do 1.2 hours per day more domestic work than do men who work full time
- While retirement increases the number of hours of domestic work of retired men, most of this is work outside the house. Retired men barely change the amount of work they do inside – this remains the clear domain of wives. Figures 2 and 3 report the hours per day that men and women aged 55 and over spend on cooking and laundry tasks.

**Figure 2: Hours per day on cooking for partnered men and women aged 55 and over**



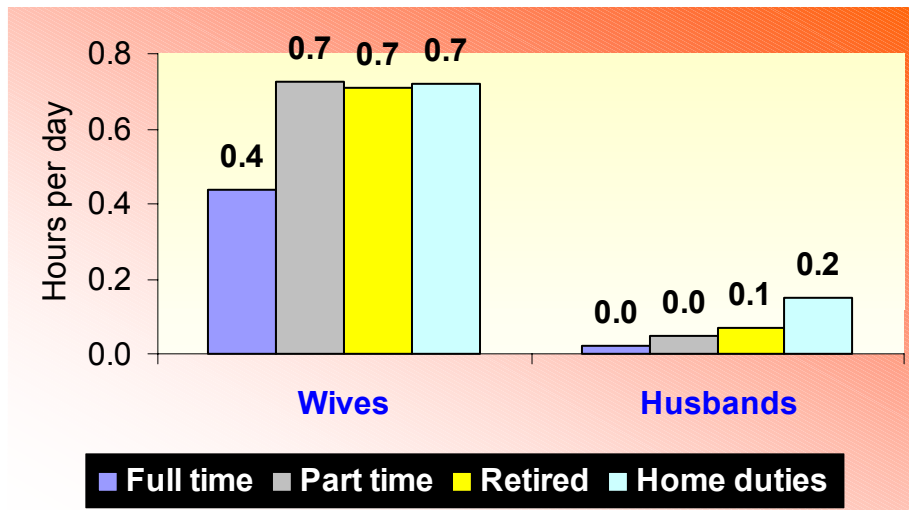
Source: ABS Time Use Survey, 1997

On average, retired husbands spend only 0.6 hours per day (about 37 minutes) cooking. This is still far less than to 0.9 hours (56 minutes) of wives who work full

time and even less than retired wives who spend 1.7 hours a day cooking. For women, retirement from full time work is linked to a doubling of the amount of time cooking while for men retirement barely changes a thing in this domain

The same basic picture applies to laundry work. Indeed, laundry work among men is largely unaffected by retirement at all (Figure 3)

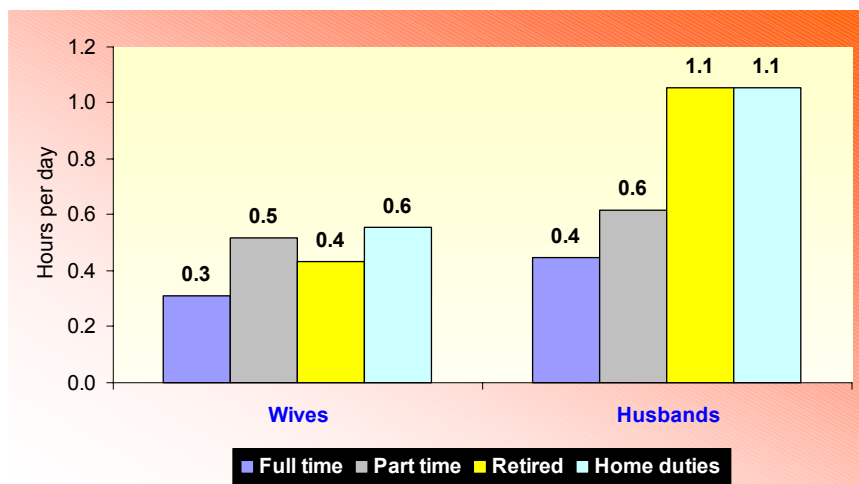
**Figure 3: Hours per day on laundry for partnered men and women aged 55 and over**



Source: ABS Time Use Survey, 1997

The main factors driving the increase in domestic work among retired men is the additional time they spend in outside jobs – gardening and home maintenance.

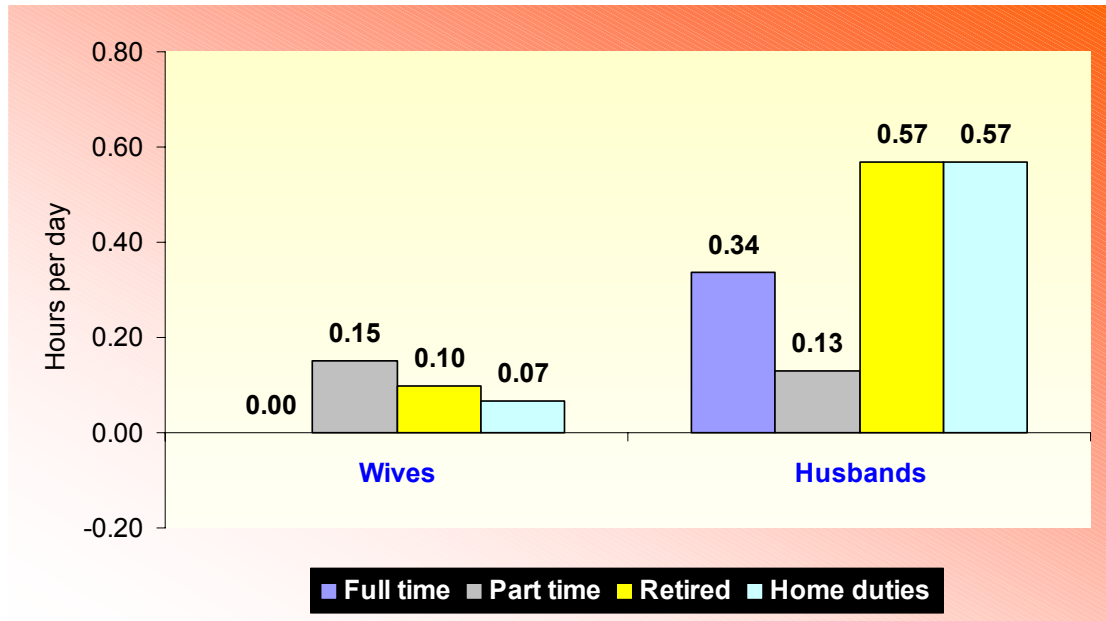
**Figure 4: Hours per day on gardening for partnered men and women aged 55 and over**



Source: ABS Time Use Survey, 1997

Compared with men who work full time those who were retired spent 1.5 hours a day extra on domestic work. Of this extra time two thirds was spent doing just two main outside tasks. Very little extra time was spent inside the home where his wife was spending even more time than before she retired.

**Figure 5: Hours per day on home maintenance for partnered men and women aged 55 and over**



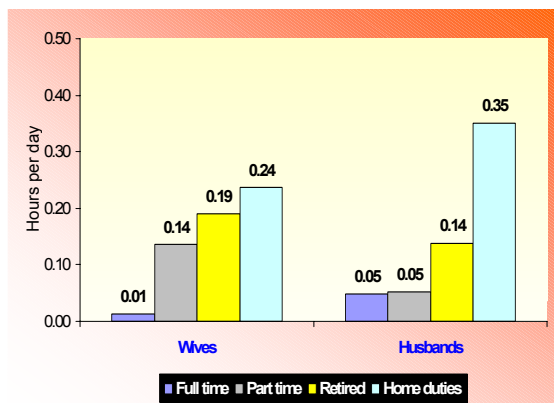
Source: ABS Time Use Survey, 1997

### Activities beyond the home

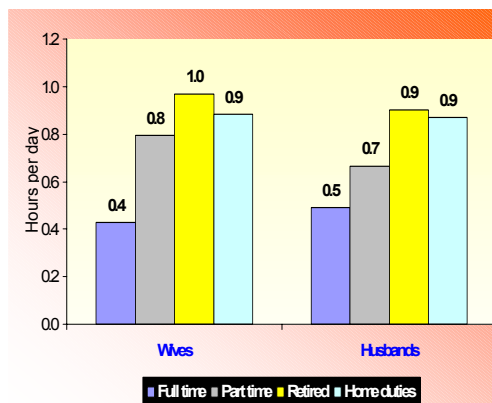
Retirement brings about changes in other aspects of time use but in the main the changes in time use following retirement were similar for both men and women. These differences in time use of retired and non retired married men and women are reported in Figure 6.

**Figure 6: Time use in various activities by gender and workforce status**

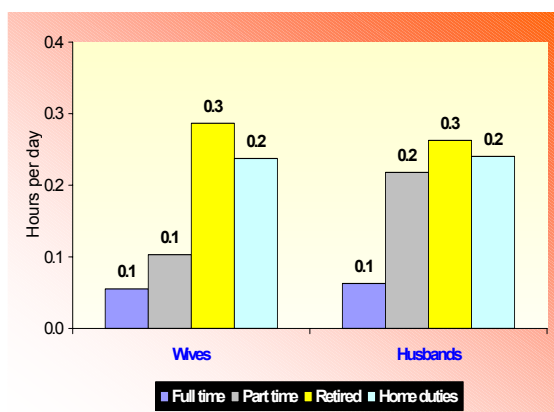
Looking after children



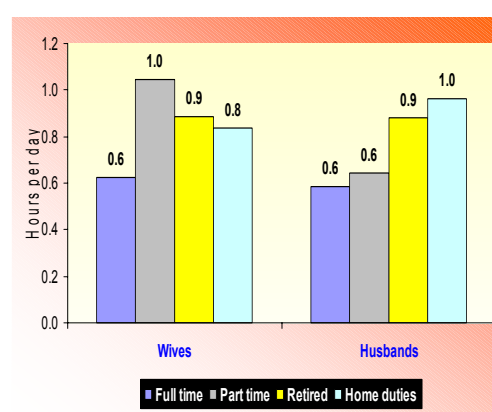
Purchasing



Voluntary work



Social & community Participation

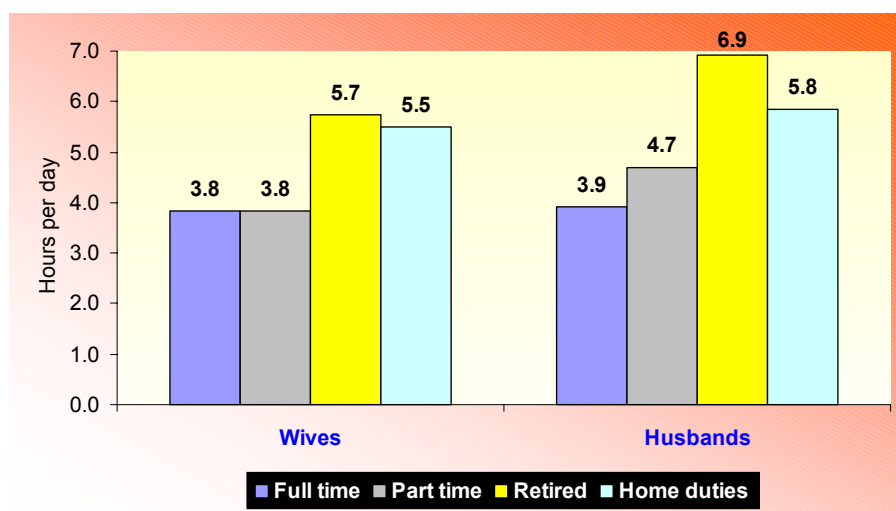


Source: ABS Time Use Survey, 1997

Leisure and recreation

One area of time use in which gender differences widen following retirement is in the time spend in leisure and recreation activities. Figure 7 shows that following retirement married men gain an additional 3 hours of leisure and recreation per day compared to men who work full time. Among women the comparable gain is 2 hours additional leisure which means that retired men spend an additional hour per day engaged in leisure pursuits compared to married, retired women.

**Figure 7: Hours per day on recreation and leisure for partnered men and women aged 55 and over**



Source: ABS Time Use Survey, 1997

Overall, it appears that retirement brings about many changes in the time use of married men and women. This is hardly surprising. Of more relevance to this paper is the changes in the types of time use of retired men relative to retired women. Retired married men increase the time they spend in outside domestic work but show only very modest increase in the time they spend on inside domestic work. In the domestic sphere the male and female domains evident among those in the workforce remain largely unchanged.

In the world beyond the home time use differences between married men and women remain largely unchanged except that men gain more additional leisure than women.

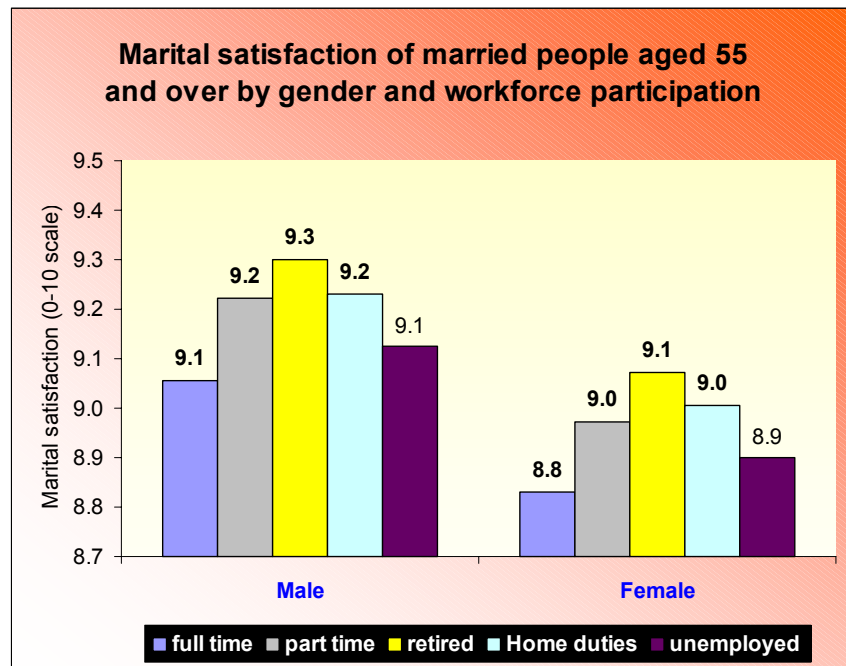
To the extent that time use patterns reveal anything about what might take place in marriages of retired couples the direction of the evidence suggests that the pattern of time use remains relatively stable. Women do more of the things they normally do and men do more of the things that they normally do. There is no evidence of a significant reworking of gender roles – not at least as far as time use data can reveal.

### **Marital satisfaction**

The data from the Healthy Retirement Project have indicated that marriages seem to improve following retirement. However, the HRP data are not based on a probability sample. One way of testing whether the pattern of improvement indicated by these data might apply more generally is to examine differences in marital satisfaction of

older people who are retired with those of those who are not retired. The HILDA survey provides some insight into this question. Figure 8 reports the mean marital satisfaction scores of retired and non retired men and women aged 55 and over. These figures are regression estimates with the influence of age and time since retirement controlled.

**Figure 8: Marital satisfaction of married people aged 55 and over by gender and workforce participation**



Source: HILDA, 2001

These results are consistent with the trend of results from the HRP study. While the differences in marital satisfaction between men and women who are retired and those who work full time are small they are nevertheless statistically significant.

### Summary

Stability in marital quality is the most common outcome of retirement. Nevertheless, there is evidence of considerable change in marital relationships in the years immediately following retirement. The extent of the change depends partly on the methodology employed to measure change but the consistent finding is that where marital change occurs it is more likely to be in the direction of marital improvement than marital deterioration.

Retirement is a transition that involves a transition for a couple. The nature of the transition depends on whether or not both husband and wife retire together or

whether their retirement is staggered. People can retire in different ways – some retire suddenly while others retire gradually. For others retirement is a fluctuating status where there are movements in and out of the workforce. It is hardly surprising therefore that marital changes are evident in these transition years. Most marital change seems to take place in the first year following the beginning of the transition but there was evidence of continued change beyond the first 12 months. The changes in marriages following retirement do not always follow a simple linear pattern. In some marriages retirement is followed by a honeymoon type period followed by a return to earlier levels of marital well being. For others retirement places a strain on marriages initially which is followed by adjustment back to previous levels of well being.

In general there was little evidence of gender differences in the marital effects of retirement. Men and women reported similar changes to each other both as retirees and as partners of retirees. Homemaker wives also reported positive marital outcomes when their husband retired.

Gender based time use differences persisted strongly after retirement. While retirement saw considerable changes in time use, the gender gaps in time use persisted. There was no evidence that retirement resulted in a greater equality in the way domestic tasks were performed. Wives continued to do most of the inside domestic work and husbands continued to do most of the outside domestic work. Overall, despite no longer being in the workforce retired men carried less than three quarters of the load as retired women.

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