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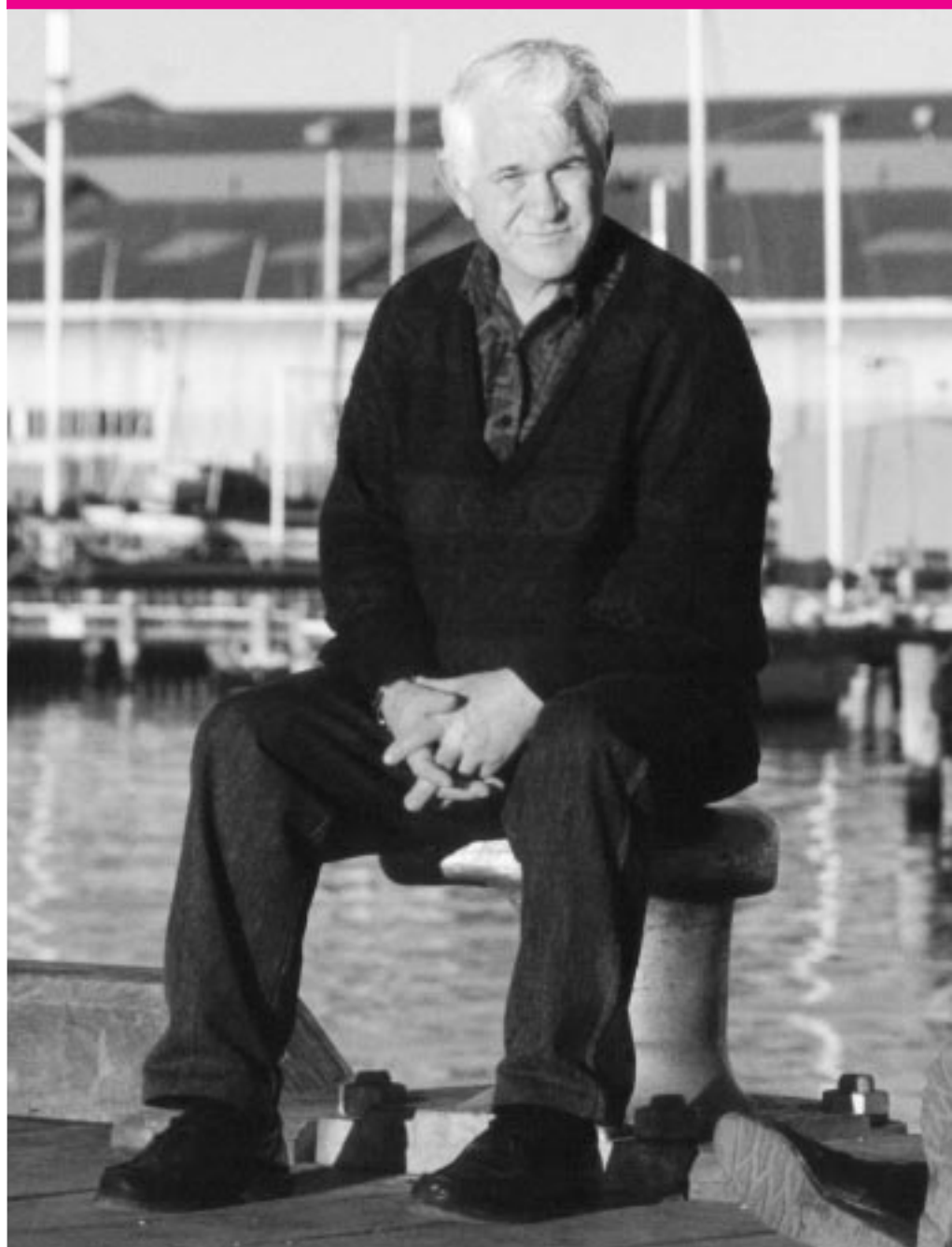
With the baby boomer population turning 50 as we approach the end of the century, and the population in general ageing, there is increasing interest in later life relationships. This article, based on data from the Australian Institute of Family Studies 1996 Later Life Families Study, explores aspects of marriage of people aged 50–70 years and examines dimensions of marital and life satisfaction, family relationships and responsibilities, and attitudes towards growing older.

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In 1995, approximately 18–19 per cent of Australian men and women were aged 50–70 years, and by the year 2041 it is estimated that 24 per cent of men and women will be in this age group (ABS 1996).

In 1993, it was estimated that about 81 per cent of Australian men aged 50–69 years and 80 per cent of women aged 50–54 years were currently married. By age 60–64, however, the proportion of married women had decreased to 70 per cent and at ages 65–69 the figure was 62 per cent, reflecting the increased incidence of widowhood in this older age group – 27 per cent for women compared with 7 per cent for men. Approximately 11 per cent of women and 9 per cent of men aged 50–54 were divorced compared with 6 per cent of men and women aged 65–69 who were divorced. (ABS 1994)

Despite the rise in divorce across the life course, increased longevity enhances the probability that married couples may live in partnership for more of their lives than in the past. For example, the proportion of women aged 65–74 who were widowed declined from 41 per cent in 1976 to 32 per



EXPERIENCES AND EXPECTATIONS

cent 1994; for men the equivalent figure was 8 per cent (de Vaus 1997).

Theories and Issues From the Literature

Levenson, Carstensen and Gottman (1993) have observed that long-term married couples in this later life age cohort have maintained their relationship during a period of social change that is likely to have had some influence on their married

lives and perceptions of marriage. Especially relevant are the impact of the women's movement, increased female workforce participation, and the increased salience of intimacy and companionship as a basis for marriage (Wallerstein and Blakeslee 1995). Couples in this age group have also seen dramatic changes occur in the laws governing divorce and in community attitudes toward individuals who divorce or who live together in non-marital relationships.

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connections, and adapting to the inevitable consequences of physical change in one's self and one's partner of growing older. Unexpected events in adult children's lives such as a major illness, financial difficulties or divorce and single parenthood can also affect the older couple's relationship (Long and Mancini 1990).

The years 50–70 have been characterised as the third age, a time of personal fulfilment as the years of parental responsibilities and intense workforce involvement diminish or cease (Young and Schuller 1991; Laslett 1989). The quality of married life has also been observed, fairly consistently, to rise in mid and later life, after dipping during the child rearing years from the high point of the first few years (Condie 1989; Orbuch et al. 1996). Nevertheless, as Brubaker (1885:28) cautions, depending on the methodology applied, 'some studies found that relationships improve with time while others reported a decline in marital quality . . . still others found little change in marital quality in the later years'.

Research on long-term marriages has found considerable variability in levels of marital satisfaction with some researchers finding much affection and companionship and others revealing stress and unhappiness (Atchley and Miller 1983; Treas and Bengtson 1987). Measuring marital satisfaction and stability in later life is recognised as problematic due to the selectivity factor – unhappily married couples may have divorced and are, therefore, not represented in samples of long-term married couples (Levenson, Carstensen and Gottman 1993).

The relationship between marital stability and marital satisfaction is a vexed one. Religious beliefs and economic, personal and social options and opportunities may all influence an individual's inclination or capacity to leave a marriage. Individuals may also have different levels of tolerance for conflict and feelings of dissatisfaction in relationships (Cuber and Harroff 1965). Marital satisfaction, it is suggested, may increase in later life as individuals attempt to maximise the positive aspects of relationships and interactions they have invested in over time. Similarly, changes may occur in how individuals define life satisfaction in their lives and priorities alter (Levenson, Carstensen and Gottman 1993).

In their review of what contributes to long-term satisfying marriages, Kaslow and Robison (1996) identified the following attributes of healthy couples: a commitment to the continuation of the marriage, a sense of respect, fidelity and trust, an atmosphere of cooperation and mutual support, feeling appreciated and valued, and enjoyment of shared time. Additional components of satisfying long lasting relationships frequently mentioned in research studies include the presence of good communication skills that balance assertiveness with affirmation, the ability to be flexible and to compromise when confronted with stressful events and normative life cycle changes, and a sense of spirituality and

OF COUPLES AGED 50 TO 70 YEARS

As couples age within their marriages, they are likely to confront changes in relation to work, family and health. These events can be either a source of stress or enhanced bonding in a relationship (Atchley and Miller 1983.) For example, some studies on the effect of retirement on marriage report improvement in marital quality and others show minimal effect (Vinick and Ekerdt 1991).

According to Qualls (1995), who takes a developmental approach to later life

marriages, as couples age and experience life events such as the departure of children from home, retirement from paid work, or intensive parenting and declining health in one or both partners, aspects of their marital structure may require reevaluation or restructuring – for example, the ways that time is spent alone or together, spending patterns if income has changed, family roles and power balance around issues such as financial management and household tasks, family and friendship

Picture: Double Jay Graphic Design

social connectedness to friends and the wider community. The continued importance of good sexual relationships in later life has also been noted (Lauer and Lauer 1987; Herman 1994; Kaslow and Robison 1996).

There is evidence, too, of considerable consistency in marital quality over the life course of couples, with initial patterns of negative or positive feelings continuing throughout the life of the marriage (Herman 1994; Carstensen Gottman and Levenson 1995). As these and other researchers have observed, many components of satisfying marriages appear to remain constant whether reported in younger or older couples (de Vaus 1997).

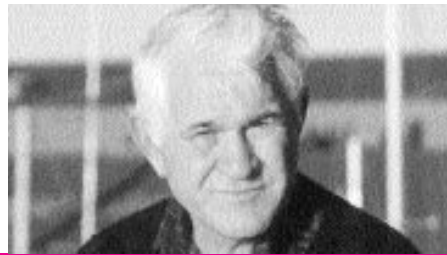
Later Life Families Study

The following analysis is based on 518 individuals in couple relationships aged 50–70 years who participated in the Later Life Families Study, conducted by the Australian Institute of Family Studies. This sample comprised 498 people who were married and living with their spouse and 20 people who were living in a de facto relationship.

may also be subject to a social desirability bias (Huyck 1995) where respondents report what they think will place both their marriage and themselves in a good public light. Couples in long-term marriages may also have a need to justify their own investment of time and energy in the relationship over time and their experience of shared history (Brubaker 1985).

Commitment

Commitment to marriage as an institution or to one's partner is often mentioned as essential ingredients of long-term marriages (Kaslow and Robison 1996). Overall, 91 per cent of respondents, both men and women, indicated they were very committed to their partner and perceived that



Research on long-term marriages has found considerable variability in levels of marital satisfaction with some researchers finding much affection and companionship and others revealing stress and unhappiness.

Approximately 13 per cent of those who were married were not in their first marriage. A little over half (54 per cent) of the sample were women and 46 per cent were men. Nearly two-thirds (62 per cent) of these men and women were aged 50–60 years and a little over one-third (38 per cent) were aged 61–70 years. More than two-thirds (69 per cent) had been married for more than 30 years and nearly one-quarter had been married for 40 or more years. Around one-third (38 per cent) of respondents indicated that they were retired (30 per cent of men and 44 per cent of women).

Happy and Unhappy Marital Relationships

The marriages of this sample of people aged 50–70 years appeared to be mainly happy and satisfying. When asked how, taking all things together, they would describe their marriage or relationship, 97 per cent of both men and women indicated that they were very happy or happy. These findings both support and diverge from similar research on later life marriage which report conflicting conclusions about marital quality in older couples (Brubaker 1985; Treas and Bengston 1987) and differences between the perceptions of older men and women of marital satisfaction (Fowers 1991; Finkel and Hansen 1992; Askham 1995).

In addition to the selectivity factor, responses to marital satisfaction questions

their partner was very committed to them.

Relationships, even those purported to be made in heaven, also encounter some bumpy and rough clouds. In their study of long-lasting 'good marriages', Wallerstein and Blakeslee (1995) make it clear that these marriages had their share of 'good and bad times, angry and joyful moments'. Although nearly three-quarters of respondents (73 per cent), equally men and women, professed never to have thought about ending their relationship, and 80 per cent claimed never to have regretted their partnership, one in four admitted that they had harboured thoughts of break-up, even if rarely, and one in five had at least occasionally regretted the relationship. This held true even for those who described their marriages as happy.

Areas of disagreement and sources of pleasure

Given such widespread satisfaction with marital relationships, it is interesting to explore some of the aspects of the relationship that may contribute to these positive sentiments. Levenson, Carstensen and Gottman (1993) suggest that marital satisfaction is associated with the amount of disagreement or sources of conflict couples report as well as the pleasure derived from the relationship.

Respondents in the Later Life Families Study again appeared to have few areas of disagreement, or at least did not admit to having anything but a 'smooth sailing'

relationship. When asked to select from a wide-ranging checklist the main areas of disagreement for themselves and their partners, only two issues were mentioned by at least 10 per cent of respondents – raising children and leisure time and interests. Nevertheless, 93 per cent of men and 98 per cent of women were satisfied with their own relationship with their children, and 96 per cent of both men and women were satisfied with their partner's relationship with the children. As Carstensen et al. (1996:241) suggest, over time 'some conflicts get resolved, either because partners change their behaviour or the problems go away' and long-standing conflicts may become 'less toxic'.

Respondents in the Institute's study also seemed to be quite companionable. When asked how often they do things together as a couple, around 80 per cent of men and women responded 'often' and only 5 per cent said rarely or never. Approximately 83 per cent of both men and women indicated that, as a couple, they often talk over their concerns, with less than 5 per cent saying they rarely or never discussed things together. Almost three-quarters (72 per cent) of respondents mentioned their partner as the person they were most likely to confide in, with significantly more men (84 per cent) than women (62 per cent) feeling this way.

Managing conflict

Studies of later life marriage often conclude that good conflict resolution skills are a component of marital satisfaction (Lauer and Lauer 1987; Kaslow and Robison 1996). Respondents were asked about how they handled serious disagreements. As Table 1 shows, calmly discussing their disagreements was the way 60 per cent of men and women asserted they often handled their serious disagreements with another 26 per cent of respondents saying this was sometimes what they did. Just keeping their opinions to themselves was rarely or never the option for nearly half of all respondents, equally so for men and women, while 43 per cent of men and women often or sometimes handled disagreements this way.

The overwhelming majority of both men and women (95 per cent) indicated they never ended up hitting or throwing things at each other in response to a serious disagreement; nonetheless almost 6 per cent of respondents admitting to this behaviour, even if on rare occasions. Only one-third of both men and women declared they never argued heatedly or shouted at each other, although 44 per cent said they did this rarely.

Calmly discussing serious disagreements and shouting or arguing less frequently were among the explanatory factors that contributed to greater marital happiness for respondents.

Family Relationships

Later life marriages, like marriages at all

stages, may focus primarily on the couple partnership, on children and extended family relationships or on outside activities. As shown in Table 2, in these long-term marriages, family contact was considered very important by 78 per cent of all respondents, but particularly so for women (86 per cent) compared to men (69 per cent). Men (28 per cent) were more likely than women (14 per cent) to say family contact was somewhat important.

Nearly two-thirds of respondents, both men and women, felt the amount of time they had with their family was sufficient: however, over one-third indicated they did not have enough time with family. Those who were in paid work were most likely to say they did not have enough time with family. Retired respondents, however, were equally divided over whether retirement meant more time spent with family (47 per cent) or made no difference in family time (48 per cent).

Children

Approximately 97 per cent of men and women had children or stepchildren. Although only one-third of men and women specifically stated that the needs of their children or elderly parents would influence decisions about later life and growing older, family involvement appeared an important part of their lives.

As shown in Table 3, more than half (52 per cent) of parents, particularly mothers, had contact with a child at least once a week while one-quarter (26 per cent) had contact fortnightly or monthly. Over 90 per cent of men and women with adult children provided their children with support and advice while 75 per cent helped them financially and 83 per cent gave practical support.

Reciprocity of assistance and support was evident (Table 4). Adult children also provided respondents with emotional support and advice with mothers (89 per cent) more than fathers (70 per cent) likely to be the recipients of this support. Similarly, around 80 per cent of parents received practical support and one-fifth of parents received some financial help from their adult children.

Two-thirds of respondents were grandparents. Of those with grandchildren, 88 per cent of women and 63 per cent of men indicated that being a grandparent was very important. However, being a grandparent was also important to an additional 32 per cent of men and 10 per cent of women.

Parents

Approximately one-third of respondents had at least one living parent or parent-in-law. Of couples who had elderly parents living, two-thirds kept in touch with their mothers and over half with their fathers at least once a week. In-laws were kept in touch with less frequently with 42 per cent of respondents keeping in touch with their mothers-in-law at least once a week and over one-third in touch that often with fathers-in-law.

Overall, around three-quarters of

Table 1. Managing serious disagreements

	% Males				% Females			
	Often	Sometimes	Rarely	Never	Often	Sometimes	Rarely	Never
Keep opinion to self	20	23	31	26	18	25	26	30
Discuss calmly	66	23	8	3	56	28	11	6
Argue/shout	4	17	47	32	6	16	42	36
Hit/throw things		1	5	94		1	4	95

Table 2. Importance of contact with family, friends, community*

	% Males			% Females		
	Very important	Somewhat important	Not at all important	Very important	Somewhat important	Not at all important
Family	69	28	3	86	14	0
Friends	45	50	5	53	45	2
Community	29	54	17	35	51	14

* Importance of each was asked as a separate question

Table 3. Amount of time spent with family, friends and for self*

	% Males			% Females		
	Enough	Too much	Not enough	Enough	Too much	Not enough
With family	62	0	38	62	0	38
With friends	71	8	29	78	0	22
For self	68	6	26	74	2	24

* Importance of each was asked as a separate question

Table 4. Reciprocity of support between generations

	% Emotional	% Financial	% Practical
Support to adult children	93	75	83
Support from adult children	80	21	78
Support to parents/in-laws	73	37	69
Support from parents/in-laws	42	18	27

Table 5. Main responsibility for family tasks

	% Males			% Females		
	Self	Both	Partner	Self	Both	Partner
Household chores	7	34	59	70	26	4
Doing things for kids	5	54	41	50	48	2
Managing finances	35	44	21	32	37	31
Organising social events	6	57	36	64	31	5

respondents who had elderly parents indicated that they gave them emotional support, one-third assisted them financially if they needed help and two-thirds gave practical support. There were no differences between men and women when it came to reports of assisting parents. At a less intensive level, elderly parents were also reported to be sources of support and assistance to couples in later life marriages (see Table 4).

Friends and community

Friends and community involvement were also integral to couples in later life marriages. Although contact with family was more likely to be considered very important, almost half of all respondents rated contact with friends as very important and similar proportions said friends were somewhat important. Three-quarters of men and women indicated that the amount of time with friends was 'enough'.

Although both men and women were most likely to turn to their spouse in response to the question 'Thinking about all the people in your life, who do you confide in?', women were more likely than men also to mention friends as someone to confide in. Recent research has confirmed that friends as well as family are

important in contributing to wellbeing as people age (Antonucci and Akiyama 1995).

Around half of both men and women thought community involvement was somewhat important and one-third rated it as very important.

Sharing roles

Although some studies show a tendency for older couples to share in more traditional female household tasks, the majority of studies suggest continuity over the life course on this dimension and not a substantial shift in the allocation of household chores, even after men's retirement. The division of household labour generally maintains traditional gender roles (Cliff 1993; Dorfman 1992; Szinovacz, Ekerdt and Vinick 1992).

Regarding responsibility for household chores, respondents expressed a fairly traditional outlook (Table 5). Seventy per cent of women compared to only 7 per cent of men indicated that they took main responsibility for these tasks. Conversely, 60 per cent of men compared to 4 per cent of women indicated that their partner mainly performed these tasks. Nevertheless around one-third of men and one-quarter of women appeared more egalitarian saying that they shared the responsibility.

When it came to doing things for the children, over half of the men and almost half of the women felt this responsibility was shared equally. A more traditional approach was taken by the rest with only 5 per cent of men saying they themselves took the main responsibility and 2 per cent of women attributing main responsibility for children to their partner.

In terms of managing finances, men and women were more evenly divided over who took main responsibility, although women were more likely to say their partner and men more likely to say they had carriage of this task.

A majority of women (65 per cent) took major credit for organising social events compared with a minority of men (6 per cent). However men (57 per cent) more than women (31 per cent) perceived there to be equal contributions in this area.

A sense of fairness and feeling appreciated for one's contribution to household tasks may be more important than the actual way chores are allocated when it comes to perceptions of these contentious issues (Dorfman 1992). Around 60 per cent of both men and women felt they each did their fair share around the house. Around one-third of both men and women perceived that wives did more than their fair share. The majority of men (90 per cent) and women (81 per cent) felt appreciated for what they did around the house and this contributed significantly to higher marital satisfaction.

Some researchers suggest that as younger couples enter later life stages of marriage with different social and personal expectations about work and family roles, the patterns of division of household tasks may change (Askham 1995).

Health status

The influence of health status on overall life satisfaction and on marital satisfaction is central to discussions about later life. Concern may centre on one's own health or the health of one's partner. Poor health of either partner can disrupt plans for the future, limit individual and shared activities, affect sexual relationships, strain finances, and generate caregiving stress within the partnership and among extended family members (Long and Mancini 1990; Herman 1994).

Three-quarters of respondents (76 per cent) indicated that their health was good, 20 per cent fair, and 5 per cent poor. There were no differences between men and women in any of these groups. Given that respondents would be characterised as in the 'third age' or in the 'young-old' group, it is not surprising that so few were in poor health. When it came to their partner's health, however, fewer women (69 per cent) compared with men (81 per cent) indicated that their partner's health was good, reflecting the higher proportion of women whose partners were older.

Some studies of older couples have found that spouses adapt to health changes without any negative effect on marital sat-

isfaction and that illness in a spouse can reinforce bonds of affection and nurture. Other research points to increased stress and tension in couples where one or both partner's health has deteriorated (Brubaker 1991; Herman 1994). For respondents in the Institute's Later Life Families Study, their own health was not strongly associated with ratings of marital satisfaction although a partner's poor health contributed slightly to lower satisfaction.

Finance

For couples in later life who are no longer in paid work or who are contemplating retirement, there may be an adjustment to lower income based on the pension, superannuation or savings, as well as increased concerns about the health care costs associated with aging. Level of income will also influence choices of housing, participation in leisure activities, contributions to family and feelings of security (Weston, Millward and Lazzarini 1995).

Overall, 96 per cent of both men and women reported that they were at least fairly satisfied with their standard of living. Two-thirds indicated that they were

retirement was desired or the result of retrenchment or ill health, whether or not it was synchronised with one's partner's retirement, family relationship dynamics, and financial situation (Szinovacz, Ekerdt and Vinick 1992; Lee and Shehan 1989; Atchley and Miller 1983).

Approximately 9 per cent of both men and women indicated they had retired because of their own poor health, although 17 per cent of women and 5 per cent of men said their partner's retirement was due to health reasons. A small proportion of men and women (3 per cent) gave retrenchment as the reason for retirement.

Almost half of the men (48 per cent) and two-thirds of the women (68 per cent) appeared happy to retire when they did, 40 per cent of men and 26 per cent of women would have preferred to have delayed retirement, and 9 per cent, mainly men, would have liked to retire earlier than they did. Women were more inclined to say that their husbands would have preferred to postpone retirement while men were more likely to report that their wives would have chosen to retire earlier.

For those couples who are retired from

In their review of what contributes to long-term satisfying marriages, Kaslow and Robison (1996) identified the following attributes of healthy couples: a commitment to the continuation of the marriage, a sense of respect, fidelity and trust, an atmosphere of cooperation and mutual support, feeling appreciated and valued, and enjoyment of shared time.

managing well or very well when asked about their current financial situation, one-quarter said they were coping, and 8 per cent appeared to be experiencing difficulties. There were no significant differences between men and women. These perceptions of their financial situation were not strongly associated with level of marital happiness.

For this age group, particularly for those over age 50, their family formation years was a time of greater employment availability and job security, the capacity to purchase a house was widespread, and tertiary education for their children was less expensive. These conditions may contribute to the fairly high levels of satisfaction with standard of living and managing financially reported by these respondents. This perception is supported by responses to a question about current pressures in their lives. A common concern expressed by parents was worry about their adult children's future employment and income situation.

Retirement

The circumstances surrounding the retirement of one or both partners may influence post-retirement marital satisfaction for older couples. Commonly mentioned factors that affect the impact of retirement on marital satisfaction include whether the



paid work and for whom child rearing responsibilities have receded, whether increased 'free' time is spent together or separately can become a contentious issue with either one or both partners perhaps desiring more or less time sharing activities or pursuing individual interests. However, for the majority of respondents, this did not appear to be a concern.

The majority of respondents appeared to adapt to their retired status. Over 70 per cent of men and women felt their retirement was easy for themselves; however, 28 per cent of men and 14 per cent of women did admit retirement was difficult for them. Similarly, two-thirds of men and women thought their partners had found retirement easy and one-quarter thought they had experienced difficulty. Around one in five had difficulty adjusting to their partner's retirement.

A number of researchers (Vinick and Ekerdt 1991; Askham 1992) suggest that the

quality of the marriage prior to retirement is the best predictor of post-retirement marital satisfaction. As Brubaker (1985:33) observes, 'perhaps the primary impact of retirement is that it highlights both positive and negative qualities within marriages'. The level of marital satisfaction was not affected by whether respondents were or were not in the workforce.

Life Satisfaction

Marital satisfaction and overall life satisfaction have been found to overlap in a number of studies (for example, Brubaker 1985). Overall, 96 per cent of both men and women indicated they were satisfied with their life as a whole.

Some research (Herman 1994; Huyck 1995) suggests that individual self-esteem and personality characteristics may be as important as age in predicting marital satisfaction or dissatisfaction across the life course of the marriage.

Overall, older couples presented a picture of emotional 'hardiness' and wellbeing. Approximately 80 per cent of respondents reported that they often felt they enjoyed life and only 3 per cent said they rarely or never enjoyed life. The majority of men and women (91 per cent) were also satisfied with their personal and emotional life. Being satisfied with ones personal and emotional life were strongly associated with greater marital satisfaction.

While one in four respondents, equally men and women, said they had mixed feelings about the future, 71 per cent were mostly positive and only 5 per cent mostly negative. These findings complement a nationwide Australian survey of attitudes to ageing and the future (Shanahan 1994) which reported that 85 per cent of 55–75-year-olds were mostly positive about the future.

Conclusion and Policy Implications

The majority of men and women in the Institute's Later Life Families Study appeared to be mainly satisfied with their relationship and with their life as a whole. Family involvement and contact was an important and satisfying component of their lives. Overall life satisfaction and satisfaction with personal and emotional aspects of life, and sense of purpose, contributed to a more satisfied marital relationship.

These findings should be treated with some caution. Further analysis may reveal important variations and nuances between groups – for example, among those who are at the older or younger end of the later life continuum, those in first or second marriages, those recently retired or retired for many years, and those from different ethnic backgrounds.

An understanding of contemporary long-term marriages can, hopefully, improve knowledge of the factors that contribute to strengthened relationships as well as those that diminish marital bonds over the life course. Such information can lead

to improved education for younger people in the earlier phases of their married life as well as to older couples, and to therapeutic interventions to prevent marriage breakdown and enhance the wellbeing of couples and their families. The experiences and expectations of older married couples also have consequences for government policies regarding financial, health and community care services in later life.

Couples now in their thirties and forties are living in a social climate of some confusion and marked change in the ways that employment is organised, relationship trajectories evolve and family life is patterned. Some of the concerns and perceptions of the Institute's later life sample are likely to remain as central issues for these younger couples as they approach and enter later life; on the other hand, their life experiences may encompass a distinct array of problems and solutions.

As Askham (1992:266) states: 'The marriages of those who will reach later life in the future are likely to look very different from those of today's older people. More second and third marriages, changed relationships between the sexes, altered views about the nature of marriage itself, and changes in the social and economic position of older people will make the study of marriage an area of continued importance and fascination.'

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