

Marital satisfaction during the retirement years

by Lee Chalmers and Anne Milan

The aging Canadian population and overall decline in the average age of retirement since the 1970s suggest that retirement is becoming an immediate issue in the lives of more Canadians. As do most other events in life which mark a transition, the years leading up to retirement may confront people with new challenges as well as opportunities. In addition to health, finances and several other factors, family relationships in general and satisfaction with marriage in particular greatly influence couples' experience of these years.

This article uses data from the 2001 and 1995 General Social Surveys (GSS) to examine older couples' (aged 50 to 74 years) perceptions of their relationship during retirement or the years leading to retirement. Specifically, the analysis looks at couples' employment or retirement status, each individual's relative contribution to household income and the presence of adult children in the home as they relate to the quality of their relationship.

Older couples generally report good relationships

Experts often disagree about the link between the quality of relationships and retirement as well as the factors that influence this link. Some researchers have proposed that retirement increases marital satisfaction by reducing competition from other roles and thereby increasing opportunity for marital companionship and intimacy.¹

Alternatively, the rise in marital interaction resulting from retirement can be viewed as an invasion of privacy that results in tension and disruption.² A third possibility is that retirement does not disrupt long-established patterns even though the couple may experience some lifestyle changes.³

While the type and number of indicators used to measure marital quality (satisfaction with one's marital relationship and one's spouse⁴) vary from one study to another, most researchers agree that marital quality has both positive and negative dimensions. For the purposes of this analysis, indicators of communication, conflict, and happiness with the relationship were combined to form a "relationship quality scale," which can be used to measure how couples rate their relationship and their partners at one particular point in time.



According to the GSS, couples between the ages of 50 and 74 years are generally satisfied with each other. On the relationship quality scale, which assigns a value of 9 to the lowest and 35 to the highest quality, the average score was 30 for both men and women in 2001, virtually unchanged from 1995. In addition, the older men and women were, the more likely they were to rate their relationship high, particularly in 1995.

Couples fare better when they are both retired

Over the past decade, industrial restructuring and reshaped employment patterns have contributed to increased pressures on the relationships of older couples. Some of today's adults may be facing retirement earlier and in a less financially secure position than they had intended. Continuing increases in women's labour force participation have meant that more and more couples are entering the retirement transition as members of dual-earner households with the associated challenges of balancing work and family commitments and synchronising retirement timing given differences in pension eligibility.⁵

Older couples where both partners were working or looking for work (a synchronous pattern) reported the lowest relationship quality—significantly lower than couples where both partners were retired/housekeeping, with scores of approximately 29 versus 31, respectively. This difference held for men and women

Data in this article come from the 1995 and 2001 General Social Surveys (GSS). Both cycles focus on family and monitor the changes in Canadian family structures. The sample in each cycle was drawn from the population aged 15 and over who lived in private households in the 10 provinces. The 1995 GSS and the 2001 GSS interviewed about 10,800 and 24,300 individuals respectively. The sample for this analysis is based on men and women who were part of a heterosexual couple (married or common-law) and between the ages of 50 and 74, resulting in almost 1,800 respondents (about 1,000 men and 800 women) in 1995 and almost 4,700 respondents (roughly 2,500 men and 2,200 women) in 2001. The 50 to 74 age range was selected to capture the vast majority of those going through the retirement transition process. In addition, all analyses have been conducted separately for men and women, as the retirement transition is a gendered process.

The dependent variable is relationship quality. Nine indicators were combined to form a relationship quality scale, providing a more robust measure than would a single indicator. Scale items included measures of communication

(frequency of laughing together, and having calm discussions), conflict (frequency of arguments about chores, leisure, money, affection, children, and in-laws), and degree of happiness with the relationship. Combining the items resulted in a numerical variable ranging from 9 (lowest quality) to 35 (highest quality).

Differences in perceptions of relationship quality were examined separately for men and women for each of the survey years using one-way analysis of variance. Ordinary least squares regression analyses were performed for men and women in both survey years to assess the extent to which various characteristics of the couple (age and education differences between respondent and partner, synchronous/asynchronous employment pattern, relative contribution to household income, and presence of respondents' children at home) accounted for variation in perception of relationship quality scores beyond that accounted for by various characteristics of the individual respondent (age, education, religiosity, and importance to one's happiness of having a paying job).

in both 1995 and 2001. In addition, women in 2001 who were in the labour force and whose partner was retired/housekeeping (an asynchronous pattern) reported significantly lower relationship quality on average than women in the "both retired/housekeeping group," scores of 29 versus 31, respectively. Indeed, this is the only employment activity category where the average scores for women decreased from 1995 to 2001.

The connection between lower relationship quality and asynchronous retirement patterns has been established with considerable consistency across studies.⁶ Previous research has shown that the husband retired/wife employed pattern is especially likely to be associated with lower marital satisfaction, challenging as it does gender expectations that husbands provide while wives keep

house.⁷ However, in this analysis the impact of labour force activity on relationship quality disappears when controlling for other factors.

The higher women's contribution to household income, the lower they rate their relationship

While relative contributions to household income made little difference to relationships for men and women in 1995 or for men in 2001, it did have a significant impact for women in 2001. Although traditional gender-role attitudes may be weakening over time,⁸ some still appear to prevail in the relationships of couples aged 50 to 74 years.⁹

Women who contributed over 75% of household income rated their relationship significantly lower than those who provided less than 50%. While the majority of women continued to bring home less than 50%

of household income, a greater percentage contributed 75% or more in 2001 than six years earlier (12% in 2001 versus 7% in 1995). This suggests that increased labour force participation and greater bread-winning responsibilities take a toll on relationships for women. However, after accounting for other variables, contributions to income lose their statistical significance for women, indicating that other factors are having a greater impact on the quality of relationships.

In contrast, in 2001 men who provided less than 50% of household income rated their relationship higher than men who contributed at least 75%, after controlling for other factors. Perhaps sharing bread-winning responsibilities with their wives has been a welcome development for some men.

Individuals aged 50 to 74 rated their marriage significantly higher when both partners were retired than when both were in the labour force

	1995		2001	
	Men	Women	Men	Women
Average score on relationship quality scale (min=9, max=35)				
Respondent's and partner's main activity				
<i>Both retired/housekeeping</i>	31.2	30.6	30.7	30.9
Both in the labour force	28.9 *	28.9 *	29.5 *	29.2 *
Respondent in labour force, partner retired/housekeeping	30.5	30.3	30.2	29.4 *
Respondent retired/housekeeping, partner in labour force	30.0	29.6	30.5 *	30.2 *
Respondent's income as percentage of household income				
<i>At least 75%</i>	30.4	29.5	30.0	29.0
Between 50% and 75%	30.2	29.9	30.0	29.8
Less than 50%	29.6	29.6	30.6	30.1 *
Do not know, not stated	30.2	30.4	30.2	30.3 *
Number of children living at home				
<i>None</i>	30.9	30.5	30.7	30.5
One	29.6 *	29.0 *	29.8 *	29.4 *
Two or more	28.8 *	27.3 *	28.6 *	28.3 *

Reference group shown in italics.

* Indicates statistically significant difference from the reference group for each category.

Source: Statistics Canada, General Social Survey, 1995 and 2001.

Adult children at home associated with lower relationship quality

An increasingly unstable job market for young people has meant that more couples about to retire or already retired are facing the challenges of a “cluttered” or “refilled” nest.¹⁰ Given that men and women in 2001 were significantly more likely than in 1995 to report having children at home, stay-at-home and “boomerang” children may figure into the retirement transition of an increasing number of Canadian couples.

While these adult children undoubtedly benefit from staying in or moving back to the family home, the benefit to their parents is more questionable. Both in 1995 and 2001, men and women with children present in the home rated their

marriage quality lower than those who had no children at home (scores of approximately 31 for those with no children compared with 30 or less for those with one adult child). With two or more children in the house, the quality of relationship reported by parents fell even lower (to scores of 28 or less). This pattern persisted, even when controlling for other factors.

Of course, this is not to say that parents and adult children cannot live together without negative consequences. Many couples, in fact, have reported positive experiences with their still-at-home and “boomerang” adult children.¹¹ Perhaps it is not so much the fact of adult children living with their parents, but the reasons behind this situation that are responsible for the drop in

relationship quality. According to research, when the child-launch delay is rooted in the young person’s labour market difficulties (e.g. unemployment) and accompanied by economic dependency, the impact on family relationships, including marital quality, is more likely to be negative.¹²

Age differences between partners do not affect relationship

Previous research found that individuals whose partner’s age, religiosity (i.e. frequency of attendance at religious services) or education were substantially different from their own were less satisfied with their marriage than couples who were similar to each other in terms of these characteristics.¹³ However, the results of this study show that most of these differences had no effect on the quality of relationships.

Age differences between partners, for example, had no influence on how they rated their relationship. In 2001 only, men whose formal education consisted of at least one more year of study than their partner’s were slightly less satisfied with their marriage than men who studied for the same number of years as their wives. Attendance at religious services did not significantly affect the quality of relationship for either men or women in 1995 or 2001.

Finally, the importance attached to having a paying job did not influence men’s perceptions of their relationship in 1995, but it did so significantly in 2001. Specifically, men aged 50 to 74 who felt that having a paid job was very important or important scored lower on the relationship quality scale than those for whom having a paid job was not important.¹⁴ Women in 2001 who believed it was important to have a paying job were significantly more likely than those who believed it was not very important or not at all important to report lower relationship quality.¹⁵

Summary

Older people generally rate the quality of their relationship highly and the older men and women are, the more likely they are to feel positively about their relationship. However, having adult children at home is negatively associated with relationship quality for both women and men, even after controlling for other factors. These findings confirm the importance of taking linked lives and divergences from what is considered a standardized life course (go to school, work and raise a family, launch the children, retire) into account when considering the retirement process. In addition, the research can be extended to explore the interconnections between couples' retirement transition and the presence of still-at-home or boomerang children.



GST

Lee Chalmers is an Associate Professor with the Department of Social Science at the University of New Brunswick, and **Anne Milan** is an analyst with *Canadian Social Trends*.

1. Seccombe, K. and G.L. Lee. 1986. "Gender differences in retirement satisfaction and its antecedents." *Research on Aging* 8: 426-440.
2. Keating, N.C. and P. Cole. 1980. "What to do with him 24 hours a day?: Changes in the housewife role after retirement." *Gerontologist* 20: 84-89.
3. Keith, P.M., R.R. Wacker and R.B. Schafer. 1992. "Equity in older families." M. Szinovacz, D.J. Ekerdt, and B.H. Vinick (eds.). *Families and Retirement*. Newbury Park, CA.: Sage. p. 189-201.
4. Jeong, G., S.R. Bollman and W.R. Schumm. 1992. "Self-reported marital instability as correlated with the Kansas marital satisfaction scale for a sample of Midwestern wives." *Psychological Reports* 70: 243-246.
5. Frenken, H. Winter 1991. "Marriage, money, and retirement." *Perspectives on Labour and Income* 3,4. (Statistics Canada Catalogue no. 75-001-XPE).
6. See review in Szinovacz, M. 1996. "Couples' employment/retirement patterns and perceptions of marital quality." *Research on Aging* 18, 2: 243-268.
7. Lee, G.R. and C.L. Shehan. 1989. "Retirement and marital satisfaction." *Journal of Gerontology: Social Sciences* 44: S226-S230.
8. Nelson, A. and B.W. Robinson. 2002. *Gender in Canada*, 2nd edition. Toronto: Pearson Education Canada Inc.
9. In this regard, results from the 1995 GSS revealed that 44% of men and 46% of women agreed or strongly agreed with the item that a "job is all right, but what most women really want is a home and children." Ghalam, N.Z. Autumn 1997. "Attitudes toward women, work and family." *Canadian Social Trends*. p. 16. For the present group of 50- to 74-year-olds from the 1995 GSS, 63% of the men and 62% of the women agreed or strongly agreed with this item, and 41% of the men and 36% of the women agreed or strongly agreed that "a man's role is to bring enough money home." These gender-role attitude items were not included in the 2001 GSS.
10. Mitchell, B.A. 1998. "Too close for comfort? Parental assessments of "boomerang kid" living arrangements." *Canadian Journal of Sociology* 23, 1: 21-46.
11. *ibid.*; Mitchell, B.A. and E.M. Gee. 1996. "'Boomerang kids' and midlife parental marital satisfaction." *Family Relations* 45: 442-448.
12. Mitchell. 1998; White, L. 1994. "Coresidence and leaving home: Young adults and their parents." *Annual Review of Sociology* 20: 81-102.
13. For example, couples in marriages dissimilar in either age or education are more likely to separate or divorce. See Tzeng, M. 1992. "The effects of socioeconomic heterogamy and changes on marital dissolution for first marriages." *Journal of Marriage and the Family* 54: 609-619.
14. Bivariate analysis revealed that the percentage of men indicating that having a paying job was "very important" increased from 39% in 1995 to 68% in 2001 and the percentage saying it was "not very important" or "not at all important" declined from 12% to 7%.
15. The percentage of women indicating that having a paying job was "very important" increased from 12% in 1995 to 32% in 2001 and the percentage saying it was "not very important" or "not at all important" declined from 47% to 34%.