

The golden years are golden years of marriage? Congruency of couples' marital quality after retirement.

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Abstract

This study will use data from the Wisconsin Longitudinal Study (WLS) and multinomial logistic regression techniques to assess the effects of retirement on perceptions of marital quality between husbands and wives. As marital quality is multidimensional, I will estimate both closeness to one's spouse and shared outlook in life to one's spouse. The first aim of this project will be to assess the consequences of retirement for the level of congruency in marital quality reports between respondents and their spouses. Congruency here refers to how similar the reports of marital quality are between the respondent and his or her spouse. A secondary aim of this project is to examine methodological issues in using respondent's reports of marital quality versus both the respondent and his or her spouse's reports of marital quality and whether this varies by gender.

Background

The aging of the population, increases in life expectancy, and the transition of large cohorts of baby boomers into retirement will drastically increase the proportion of retired individuals and the length of time spent in retirement for retirees. Increases in the labor force participation of women are further reshaping the retirement experience for couples. Couples now more than ever are experiencing retirement as a couple (Blau, 1998; Henretta & O'Rand 1983; Henretta, O'Rand, & Chan 1993a, 1993b; O'Rand, Henretta, & Krecker, 1992). While researchers have responded to these demographic changes by examining the financial and health effects of retirement, we know less about how retirement impacts the social aspects of life such as marital quality. Previous studies paint a complex picture of the relationship between retirement and marital quality. Part of this complexity might be because to my knowledge no research study has examined the consequences of retirement on the marital quality of both the husband and wife in a couple. While many studies have looked at husbands and wives separately, it's important to now further our knowledge by examining the husband and wife together to see a more complete picture of the effects of retirement on marital quality.

This study will address two main research questions. First, I will examine whether the transition to retirement has consequences for the congruence of marital quality between the respondent and his or her spouse. Secondly, I plan to explore the methodological advantages and disadvantages of various reports of marital quality. For example, is using just one spouse's marital quality reports as accurate as using both and is this relationship impacted by gender?

Theory and Previous Literature

I will draw upon the life course perspective as a useful framework for understanding processes and consequences of major life transitions (Elder, 1994). A central aspect of life

course theory is “linked lives” or “interdependent lives” and how different spheres in one’s life, such as work and family life, relate to each other. People close to an individual, such as spouses, influence these transitions. Individuals may plan the congruence and timing of retirement with a spouse and the nature of this planning may have implications for how an individual perceives his or her marital relationship. In addition, retirement may have implications for one’s marriage. Marital quality may improve upon retirement because couples are spending additional time together which may foster closeness. Retiring may reduce work stress which may have positive implications for marital quality. Conversely, if couples have poor marital quality, spending additional time together after retirement may exacerbate poor marital quality.

Research thus far suggests mixed and inconclusive effects of retirement on marital quality. Some researchers report little to no change in marital satisfaction across the transition to retirement for the respondent (Atchley, 1992), or no differences after adjusting for group differences in wives’ employment (Ekerdt & Vinick, 1992). Others find no differences in marital conflict, heated arguments, or marital happiness across various retirement/employment combinations between the husband and wife before examining the moderating effects of gender roles (Szinovacz, 1996). Myers and Booth (1996) find no main effects of retirement on marital happiness, marital interaction, marital disagreements, divorce proneness, or marital problems, but they do find statistically significant moderating association of both pre-retirement job satisfaction and the wives’ number of hours worked for males. Other work suggests that the transition rather than the state of retirement has consequences for marital quality of the respondent. For example, Moen, Kim, and Hofmeister (2001) find that newly retired male and female respondents report lower marital satisfaction and higher marital conflict relative to individuals who did not retire in the last two years. Yet, they find no evidence of decreased marital quality for those who have been retired for more than two years.

Methods

Sample

This study uses data from the Wisconsin Longitudinal Study (WLS). The WLS contains data from a random sample of 10,317 men and women who graduated from WI high schools in 1957. Information on the graduates was collected in 1957, 1964, 1975, 1993, and 2004. Spouses of the respondents were interviewed in 2004. The analysis will focus on the 1993 and 2004 waves of respondent data along with the spousal interviews from 2004. The WLS data are well-suited for this project for three reasons: the respondents were at or near retirement age in 2004 (between 64 and 65), the data includes multiple measures of perceived marital quality for both the respondent and his or her spouse, and the study has low levels of sample attrition. The analysis will include those who are continuously married between 1993-2004, were not previously retired in 1993, and have completed spousal interviews in 2004. Despite the appropriateness of the WLS for retirement research, the WLS respondents are in general more educated than the U.S. population since all are high school graduates. They are also mostly White and many live in WI or near WI. Thus, the results may not be generalizable to those with less than a high school degree, non-Whites, or retirees in other regions of the U.S. Despite these limitations, the WLS provides a high quality longitudinal data source for a large segment of the population.

Measures

The dependent variables in the analysis will be categorical variables assessing the degree of similarity between the respondent and his or her spouse in levels of closeness to one’s spouse

and similarity of outlook in life to one's spouse between the respondent and his or her spouse. Both dependent variables will be constructed as a four category variable. The closeness congruency measure will be coded "0" if both the respondent and the respondent's spouse reported less than a very close feeling to one's spouse, "1" if the respondent reported being less than very close to his or her spouse while the respondent's spouse reported being very close to the respondent, "2" if the respondent reported being very close to his or her spouse while the spouse of the respondent reported being less than very close, and "3" if both the respondent and his or her spouse reported being less than very close to one's spouse. Congruency of similarity of outlook in life between the respondent and his or her spouse will be constructed in a similar fashion. In addition to these constructions for the dependent variables I will explore additional ways to construct the dependent variables in order to see what measures best capture marital quality.

A key independent variable in the analysis is a measure of whether the respondent retired between the 1993 and 2004 interviews. It is important to note that retirement is not a binary process and that individuals may transition into partial retirement. I will thus use a measure of retirement that asks the respondent in 1993 and 2004, "At this time do you consider yourself partly retired, completely retired, or not at all retired?" I will also assess whether the respondent's spouse retired between survey waves. It is important to address the timing of retirement between the respondent and his or her spouse because most studies find that marital quality tends to suffer if a wife remains employed after her husband retires (Davey & Szinovacz, 2004; Moen, Kim, & Hofmeister, 2001; Myers & Booth, 1996). This study will also control for a range of variables that may relate to marital quality or the transition to retirement. Specifically, I will control for education, income, assets as individuals with greater resources may have a better ability to retire and differential marital quality. As health and caregiving obligations are important predictors of retirement and marital quality, I will control physical health, spouse's physical health, and whether the respondent or spouse provided a caregiving role. I will control for whether the respondent resided in the same household with children, duration of marriage, how many children were born in the marriage, and characteristics of the respondent's previous job such as whether the respondent worked 50 or more hours per week, whether the job required intense concentration, dangerous conditions, or time pressure, whether the respondent was a government employee, and general job satisfaction.

Analysis

The baseline model will test whether the transition to retirement is associated with the level of congruence in spousal reports of marital quality. This model will use multinomial logistic regression to regress the marital quality reports from the respondent and his or her spouse from 2004 on the marital quality reports from 1993, a variable to measure whether the respondent retired over the interval, and the control variables. As a second goal of the paper, I will explore other constructions of the dependent variable and also methodological advantages of using various reports of marital quality from the husband, the wife, or both the husband and wives' reports.

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