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## **Couples' Work/Retirement Transitions, Gender, and Marital Quality\***

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*We investigate whether couples' employment/retirement circumstances predict marital quality differently for men and for women, using a life course framework and two waves of data. We find that the actual retirement transition (from one's primary career job) is related to declines in marital quality for both husbands and wives. Married men and women who move into retirement while their spouses remain employed report the greatest marital conflict, regardless of gender. Actually being retired (more than two years), however, promotes marital quality, suggesting that role strain is reduced once couples are settled into retirement. Not-yet-retired women still in their primary career jobs report higher marital conflict if their husbands are no longer employed. Findings indicate the importance of incorporating couples' joint work/retirement status, gender, and actual status passages to model the dynamics of marital quality in late midlife.*

Retirement typically has been studied as an individual, principally male status passage, although its effects ripple across family relationships (Szinovacz 1989; Szinovacz and Ekerdt 1995). Today, however, almost half the contemporary workforce is female and the majority of workers are now married to other workers. These trends are strongly affecting both scholarly and cultural conceptualizations of retirement as a life course transition.

Gender has become a key source of heterogeneity in the nature and effects of the

retirement process: gendered life scripts and options produce distinctive life course patterns for men and for women. First, women and men follow different career paths to and through retirement: women workers in late midlife are less likely to have worked continuously (Han and Moen 1999a, 1999b). Women also tend to experience retirement differently as a consequence of these differences in trajectories and of gendered expectations (Moen 1996; Quick and Moen 1998; Smith and Moen 1998; Szinovacz 1989; Szinovacz, Ekerdt, and Vinick 1992; Vinick and Ekerdt 1991, 1992). Second, couples increasingly must deal with two retirements rather than only the husband's (Henretta and O'Rand 1983; Henretta, O'Rand, and Chan 1993a, 1993b; O'Rand, Henretta, and Kreeker 1992). This raises the issue of synchronizing spouses' career exits. Yet even synchronization is a gendered process: women's retirement is often contingent on that of their husbands (Quick and Moen 1998).

Another key life course consideration is the changing nature of retirement. This status passage is now "longer and fuzzier" (Kohli and Rein 1991; also see Settersten and Meyer 1997), as retirees from primary career jobs increasingly take up second or third

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“careers.” Thus the transition itself is now less clear-cut: the boundary separating “retirement” from “employment” is blurred, and retirement from one’s primary career job is no longer fixed at any set age. As a result, late midlife couples not only confront two retirements, but also must strategize about when to retire and whether to take up paid work after retirement (Han and Moen 1999a, 1999b). Thus the social regulation of retirement has weakened at the same time that wives as well as husbands are making this status passage.

In this study we consider whether the incidence or the sequence of spouses’ retirement affects marital quality. We draw on panel data from a sample of married men and women in their fifties, sixties and early seventies who are still employed in, or have retired from, the workforce of several large organizations in upstate New York. We examine the following questions: Does knowing their own and their spouses’ employment/retirement circumstances help predict respondents’ marital quality as well as changes in that quality over a two-year period? Is the link between retirement and marital quality a gendered process?

### THEORETICAL BACKGROUND

Our formulation is grounded in a life course approach (e.g., Elder 1994, 1995) in that we are examining the effects of a major status passage (retirement) on marital quality. We treat retirement as a process occurring over time (rather than as a single event), a process experienced by, and potentially affecting, both spouses, and located in the context of gendered lives. Because this is a key life course change, we hypothesize that *undergoing the retirement transition*, not *being retired*, is most predictive of a decline in marital quality.

We augment this life course emphasis on the importance of transitions with an emphasis on the gendered nature of life paths and passages (e.g., Moen 1995, 2001), hypothesizing that the retirement transition will be experienced differently by husbands and by wives. Three overlapping and largely convergent theses, derived from role, exchange, and symbolic interaction theories, illuminate the possibility for gender differences in the

impacts of both spouses’ work/retirement status and similarity on marital quality. The theses relate to homophily, gender-role conformity, and role strain. In combination, they illuminate the life course notion of *linked lives*, as couples in late midlife coordinate and negotiate their gendered roles and relationships.

#### *The Homophily Thesis*

A large body of literature documents the importance of *homophily* (Merton 1968) for marital quality. Spouses with similar religions, values, ages, and education report greater satisfaction with their marriages than those who differ in these areas (Booth, Edwards, and Johnson 1991; Ortega, Whitt, and Williams 1988). From this evidence on the importance of status similarity, we propose that retirement transitions also are related to marital quality, especially those which create status incongruence between husbands and wives.

The retirement transition provides an interesting test of homophily in that couples may well change to similar or dissimilar statuses as one or both move from paid work to retirement (Anderson, Clark, and Johnson 1982; Henretta et al. 1993a, 1993b). Moreover, they may or may not both be out of the labor force; retirees may take new jobs (sometimes even second or third careers) after retiring from their primary career jobs.

Why would homophily regarding a couple’s retirement/employment status matter for marital quality? According to both role and symbolic interaction theories, holding common role positions produces a common set of norms, expectations, and behaviors (e.g., Handel 1979; Stryker 1980). Thus married couples in late midlife who both remain in the workforce or who have both retired (and are no longer working for pay) experience similar identities, routines, and subjective definitions. All of these should predict marital quality, regardless of gender.

#### *The Gender-Role Conformity Thesis*

The employment status of husbands and wives can be seen as part of a broader gendered division of labor in which couples apportion not only housework but also paid

work. From this perspective, both timing of retirement and employment after retirement are part of strategic household decision making (Moen and Wethington 1992) that has consequences for couples' role repertoire (Menaghan 1989). This repertoire is embedded in the social construction of gender (e.g., Bem 1999; Browne and England 1997) in the form of gender-role norms, expectations, stereotypes, and negotiations regarding traditional (male) breadwinning and (female) domestic obligations.

Exchange theory, in conjunction with role and symbolic interaction theories, informs a body of literature (e.g., Curtis 1986; Gilford 1984; Mutran and Reitzes 1984) regarding conformity to gender-role norms. The retirement transition can be laden with symbolic meaning, crystallizing latent discrepancies in couples' views and expectations of their work, their marriage, their division of housework, and their future, as family and work roles change.

Men still employed married to wives who are not employed represent conventional gendered arrangements, with the husband as provider and the wife as homemaker. This traditional status arrangement, with its underlying norms of exchange, might relate to higher marital satisfaction, as has been shown for younger couples (based on a study of couples with preschool-age children; see Cooper et al. 1986) and for women in middle and later adulthood (Piña and Bengtson 1993, 1995). By contrast, women who are employed while their spouses are not employed represent a nontraditional gender role arrangement, which has been shown to increase marital distress (Myers and Booth 1996; Piña and Bengtson 1995) as well as wives' dissatisfaction with their retired spouses (Ekerdt and Vinick 1991). According to prior research, marital satisfaction is lower when either husbands or wives do not fit their spouses' views of "typical" spouse/parent/worker roles (Chassin et al. 1985; Hofmeister and Moen 1999). Myers and Booth's (1996) longitudinal study (1980–1992) found that having a working wife reduces marital quality for retired men.

Retirement transitions alter not only retirees' circumstances but also subjective perceptions of their spouses' role perfor-

mance. Piña and Bengtson (1993, 1995), for example, point to the importance of employed wives' perceptions of their husbands' domestic help for the wives' marital quality. Lee and Shehan (1989) found that the division of labor matters for the happiness of wives employed full time. This body of findings suggests not only similarity or dissimilarity in couples' employment patterns (homophily) but also the symbolic meaning of enacting (or failure to enact) traditional gender-role arrangements might promote or detract from marital harmony.

Therefore we expect that individuals' marital quality will be predicted by whether couples' employment status conforms to traditional arrangements. This is especially the case for women, who historically have not held jobs when their husbands are retired and no longer employed. Women in the dissonant situation (remaining employed while the husband is retired and no longer employed) should report the lowest levels of marital quality (also see Lee and Shehan 1995; Piña and Bengtson 1995).

#### *The Role Strain Thesis*

Finally, role strain theory suggests that factors reducing role strain and overload (such as retiring from one's primary career job or having a spouse at home to handle some of the household chores) should be related to marital quality (Goode 1960). Preliminary support for this thesis is provided by Orbuch and colleagues' (1996) national study of Americans age 25 and older. They conclude that declines in work and parental responsibilities account for much of the increase in marital satisfaction in the later years of marriage. In addition, for both husbands and wives, work-family conflict and negative workplace moods can interfere with home life (Matthews, Conger, and Wickrama 1996); therefore a reduction in these, through at least one spouse's retirement, may predict an improvement in marital relations.

Role strain theory also underscores the importance of role *quality*. Because career jobs invariably are more demanding and more time-consuming than postretirement employment (which is usually taken by choice and is frequently part time), role

strain should be reduced and marital quality should be promoted by retirement from the *primary career* job, not simply by whether or not one is employed. But this expectation may well be gendered: men who are employed after retirement may report higher marital quality than do either women employed after retirement or male retirees not working for pay. By having postretirement jobs, men maintain the role of provider and continue to conform to traditional gender-role arrangements, but no longer experience the strains associated with their primary career jobs.

Yet another, life course framing of role strain theory concerns the stressfulness of role exits. Thus marital quality can be expected to decline for individuals who have retired recently from their primary career jobs, compared with those remaining in their career jobs and with longer-term retirees.

#### *Gendered Life Paths*

Our role context approach (e.g., Moen, Dempster-McClain, and Williams 1989; Musick, Herzog, and House 1999; Spitze et al. 1994), emphasizes the importance of gender as the context in which roles and relationships are played out. Because both employment and retirement are qualitatively different experiences for men and for women, we expect that the retirement transition will have distinctively gendered implications for husbands' and for wives' marital quality. That is, individuals' own retirement/employment circumstances as well as those of their spouses may have differential effects on men's and women's marital quality. This follows from the fact that gender roles are constructed and reconstructed over the life course (see Bem 1999; Berk 1985; Brines 1994; Browne and England 1997; Risman 1998).

For example, working wives in late midlife may enjoy their jobs and may wish to postpone retirement, feeling they are starting new lives, now that their children have left home. Yet husbands in late midlife may be counting the years or months to their own retirement. If employed husbands retire first, wives who are not yet retired are in a status-dissonant role relative to traditional gender

roles; they may resent their husbands' free time in the face of their own employment obligations. This resentment may be exacerbated if retired husbands still expect their employed wives to perform much of the housework. Wives' participation in the workforce has been linked to negative marital quality when their husbands do not share equally in the domestic labor (Piña and Bengtson 1995). Both husbands and wives expect husbands to spend more time on domestic chores after the husbands' retirement; this may or may not come to pass (Dorfman 1992; Vinick and Ekerdt 1992).

If employed wives retire first, husbands who are not yet retired might benefit from their wives' performing most of the household responsibilities, an arrangement that reproduces the traditional gendered division of labor. Women in this situation, however, may dislike being thrust into the conventional homemaker role. Retirement may even increase women's role strain, as when employed husbands who had shared household labor with their employed wives revert to traditional housework expectations and arrangements once their wives retire from paid work. This set of evidence suggests that gender-role conformity, in terms of who is or is not employed, will benefit men more than women, as will the presence of at least one spouse not in the workforce.

## METHOD

### *Sample*

To assess the interface between couples' employment/retirement status and marital quality, we draw on data from the first (1994–1995) and second (1996–1997) waves of the Cornell Retirement and Well-Being Study, involving interviews with 762 randomly selected individuals age 50 to 72. The sample includes both retirees and workers in this age group who are not yet retired. We selected the sample from six large companies, hospitals, and universities in upstate New York, which represent large corporations and service organizations from both metropolitan and nonmetropolitan areas.

The subsample used in this analysis includes 534 married men and women who completed both Wave 1 and Wave 2 surveys.

The average age of the subsample was 60 years ( $sd = 5.86$ ) in 1994–1995. Because of the demographics of the region, our sample consists mostly of white respondents (95%). Sixty percent of the respondent sample (employed or retired from the six companies in the study) are husbands ( $n = 321$ ) and 40 percent are wives ( $n = 213$ ), but we have data on respondents' spouses as well. Individual respondents are the operational unit of analysis; the couple, however, is our theoretical unit of analysis, given our interest in both spouses' circumstances and in how they predict marital quality. Thus, although we focus on one spouse's assessment of his or her marriage, we model marital satisfaction by including information (provided by the respondent) on both spouses' retirement and employment status.

Educational and occupational differences by gender are evident in our sample. Fifty-eight percent of the husbands in the sample held professional or managerial primary career jobs, compared with only 41 percent of the wives. About 68 percent of the wives have only a high school degree, as do 41 percent of the husbands. Almost half (46%) of the husbands in our study hold a college degree or more, compared with only one-fifth (21%) of the wives. In view of these differences, it is not surprising that almost twice as many wives report yearly incomes below \$30,000 as do husbands in the sample (16% of husbands and 31% of wives). Even though the husbands and the wives in the sample are in the same age range, almost two-thirds (65%) of the husbands were already retired at Wave 1, compared with only slightly over half (54%) of the wives. Husbands, however, are employed after retirement at higher rates than are the retired wives. At Wave 1, only 19.8 percent of the retired wives were working at a postretirement job, in contrast to 34.3 percent of the retired husbands.

Overall, the average length of marriage was about 31 years at the time of the first interview. This sample of married individuals may be more likely than the average population to be satisfied with their marriages because they represent an older portion of the population whose marriages have lasted longer. Recall that research has found a curvilinear relationship between length of

marriage and satisfaction with marriage (Orbuch et al. 1996). Persons most dissatisfied may already have divorced and remarried, or may have divorced and remained single. Those who left unhappy marriages before the interview and did not remarry are, by definition, not in our "married" sample.

### *Procedures*

Retirees and not-yet-retired older workers were selected randomly from lists provided by their (former) employers (the six major participating organizations). We contacted them by letter and telephone to request their participation and to arrange for an interview. A total of 1,206 men and women were contacted; 762 (63%) agreed to participate and completed the interview.

For the first wave of data (collected during 1994–1995), the majority of participants were interviewed in person with a structured survey for one to 2 1/2 hours. Those who had moved out of the area were interviewed by phone. Participants also independently completed a take-home booklet. The survey instruments tapped issues relevant to employment history, retirement, health, activities, and psychological and attitudinal domains. The items in the instrument and the booklet were adopted from various sources including the Health and Retirement Survey (Juster 1992), the Quality of Employment Survey (Quinn and Staines 1979), and the life history interview developed for the Women's Roles and Well-Being Study (Moen et al. 1992).

At the second wave (1996–1997), 95 percent of the surviving adults in the original sample were reinterviewed. The Wave 2 sample consisted of 167 not-yet-retired respondents and 318 retirees. Forty-nine respondents (9% of those who participated in both waves) had retired between Wave 1 and Wave 2.

### *Measures*

*Marital quality.* Most research suggests that marital quality has both positive and negative dimensions (Myers and Booth 1996; Orbuch et al. 1996; Piña and Bengtson 1995; Umberson et al. 1996). Accordingly we employ two measures of marital quality as

outcome variables: marital satisfaction and frequency of marital conflict. Positive marital quality is captured with marital satisfaction as operationalized with the response to a single question: "Taking all things together, how satisfied are you with your marriage?" Respondents had a choice of five answers ranging from "completely satisfied" (5) to "not at all satisfied" (1). Negative marital quality is reflected in conflict frequency as measured by the question "How often would you say the two of you typically have serious disagreements or conflicts?" Respondents could choose more than once a week (= 5), about once a week (= 4), one to three times a month (= 3), less than once a month (= 2), or never (= 1). These positive and negative measures of marital quality are negatively correlated ( $r = -.28, p < .01$ )<sup>1</sup> but are not mirror images of one another.

*Retirement and work status variables.* Retirement status is defined by whether or not respondents receive Social Security and/or a pension (or an early retirement package) from their primary career employers. In some analyses, respondents' work-retirement status is measured (in three dummy-coded levels) by whether respondents are not yet retired (from primary career jobs), are retired and working in a postretirement job, or are retired and not working. Respondents' work status change is indicated by whether individuals remain retired, remain not-yet-retired, or became newly retired over the two-year period between Wave 1 and Wave 2. Spouse's work status is a categorical variable indicating whether the spouse is working or not working. (We do not consider spouses' postretirement employment status because finer division of spouses' work/retirement status creates very small cell sizes.)

*Contextual and control variables.* Our analyses include several control variables

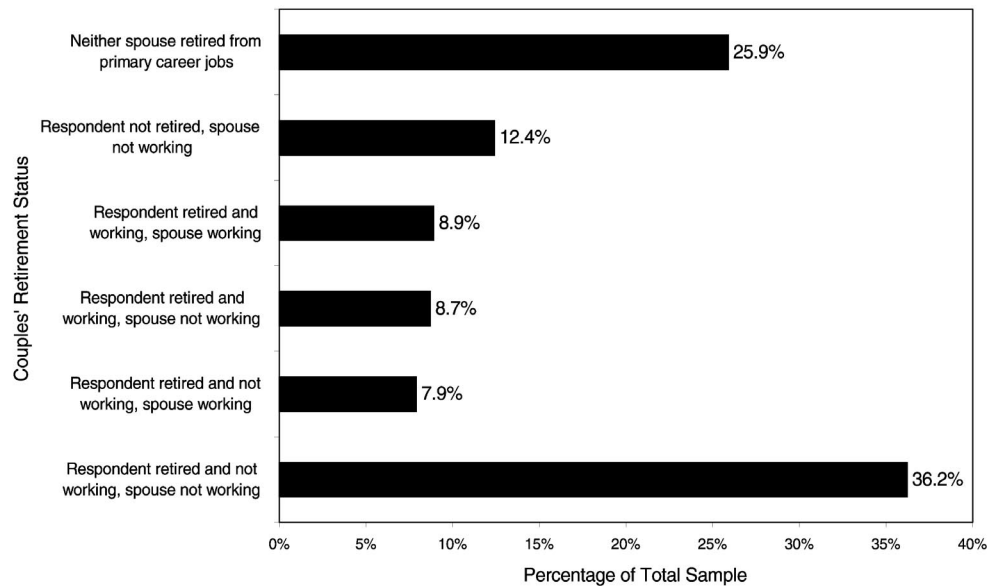
that also might be related to marital quality. For *income adequacy*, respondents were asked to rank the adequacy of their current income relative to their income needs, on a scale of 0 to 100 percent, where 0 represents "completely inadequate" and 100 represents "more than adequate." *Education* is a three-level variable capturing the highest level of education completed: the categories are high school or less, some college, and college degree or more, dummy-coded for each level. In the *subjective health* measure, respondents were asked to rate their health status on a scale ranging from 0 (= very serious health problems) to 10 (= very best health). Finally, *gender* is a binary variable indicating the respondent's male or female status (1 = male; 2 = female). In all analyses we consider husbands' and wives' gendered experiences separately to investigate possible gender differences in the links between individuals' and couples' conjoint status and respondents' marital satisfaction.

## RESULTS

### *Couples' Retirement/Work Status*

Figure 1 illustrates detailed categories of couples' conjoint work/retirement status. In the entire sample of 534 respondents, about one in four (25.9%) belong to couples in which neither spouse has yet retired from his or her primary career job; among even more (36.2%), both spouses are retired and out of the labor force (see Figure 1). Each of these sets of husbands and wives can be seen as *homogamous* as to their labor force attachment. In some couples, both spouses are employed but are at different stages, such as a retiree who is working at a postretirement job married to someone who is not yet retired (8.9%). Others represent a variety of arrangements: not yet retired but with a spouse who is not employed (12.4%), retired but (re)employed with a spouse who is not working (8.7%), or retired and no longer working but with a spouse still employed (7.9%). Almost one-fifth (17.6%) of the married respondents in our sample are currently in jobs subsequent to their primary career job; this fact indicates that the retirement exit is becoming increasingly blurred.

<sup>1</sup> We were limited to these two measures of marital quality because they were the only items used in both waves of the survey. Both, however, were correlated with other measures of marital quality available at Wave 1. The Pearson correlation between marital satisfaction and emotional support was .64 ( $p < .01$ ) for wives and .57 ( $p < .01$ ) for husbands; the correlation between marital conflicts and relationship strain was .36 ( $p < .01$ ) for wives and .52 ( $p < .01$ ) for husbands.



Source: Cornell Retirement and Well-Being Study, Wave 1 (1994–1995);  $N = 534$ .

Note: Top and bottom bars reflect homophily (role congruence).

Figure 1. Couples' Conjoint Employment Circumstances in Late Midlife (Ages 50–72)

*Older workers in career jobs.* Among those who have not yet retired from their primary career jobs, two-thirds (65% of husbands and 67% of wives) are married to a spouse who is similarly employed. Yet one-third (33%) of the not-yet-retired wives in this sample have a husband who is no longer working for pay, and more than one-fourth (29%) of the not-yet-retired husbands have a wife who is not working. (In this last group, only 5 percent have a wife who has never worked for pay.)

*Retirees from primary career jobs.* Recall that retirement status is operationalized as receiving Social Security, a retirement pension, and/or an early retirement package; thus one can be “retired” from one’s primary career job but still employed. In fact, significant numbers (29%) of the retirees were reemployed at the time of the Wave 1 survey. Husbands are more likely to be currently employed after retirement (34.3%) than are wives (19.8%). More than half (55%) of the postretirement employed husbands have wives who are also working. For the few ( $n = 22$ ) wives who are working after retirement, most (63.6%) have husbands who are not themselves employed. Among those who are retired and not working, fewer than one-fifth

of the husbands (16.7%) or wives (19.1%) have an employed spouse.

Thus in the Wave 1 data we see that most late midlife couples are homogamous as to employment/retirement status: either both are retired or both are not yet retired (see Figure 1). These statuses, however, vary by gender. Husbands who work after retiring from their primary career jobs are more likely to have wives who are also working. The opposite is true for the women in our sample: wives who work after retirement tend to have nonworking, retired husbands. These gender differences may have some substantive significance. Do some husbands seek employment after retirement because their wives are not yet retired? If most couples tend toward homophily in their work/retirement roles, why do some wives work after retirement even though their spouses are retired?

Thus far we have established that an array of patterns surrounds husbands’ and wives’ retirement circumstances. Next we examine whether marital quality varies across these circumstances. For both men and women, we find no significant mean differences in Time 1 marital satisfaction scores between the retired and the not-yet-retired, although a trend by retirement status appar-

ently exists for women respondents: those not yet retired report lower marital satisfaction ( $M = 3.99$ ,  $sd = .91$ ) than those who are retired ( $M = 4.42$ ,  $sd = .72$ ). Retired men at Time 1 are very satisfied with their marriages ( $M = 4.39$ ,  $sd = .71$ ), as are those still in their primary career jobs ( $M = 4.30$ ,  $sd = .68$ ).

*Work/retirement transitions and changes in marital quality.* We now turn to panel analysis of two waves of data, two years apart, to examine the effects of work/retirement continuity and change on shifts in marital quality from Wave 1 (1994–1995) to Wave 2 (1996–1997). To minimize potentially confounding sociodemographic and health status factors, our multiple regression models include age, education, income adequacy, and subjective health rating as covariates. The first regression model includes demographic and health status control variables, Time 1 marital quality (to control for the initial level of marital quality), and continuity and change in respondents' retirement status. The second

regression model includes these variables plus spouses' employment status at Time 2 and the interaction between respondents' and spouses' work/retirement transitions. Respondents are divided into three groups: those who remain retired, those who remain employed, and those who make the transition to retirement over the two-year survey period.

For men in late midlife, retiring from one's primary career job is the strongest (negative) predictor of marital quality: it is related to both lower marital satisfaction and higher marital conflict (see Model 1, Table 1). The variables entered in Model 1 (respondents' change in work status along with control variables) account respectively for 64 percent and 35 percent of the variance in husbands' change in marital satisfaction and change in marital conflict. Although their wives' own retirement status and transitions do not directly explain changes in men's marital quality (see Model 2), an examination of the regression estimates indicates a significant interaction between the

Table 1. Regression Analyses to Predict Changes in Men's Marital Quality by Couples' Retirement Status

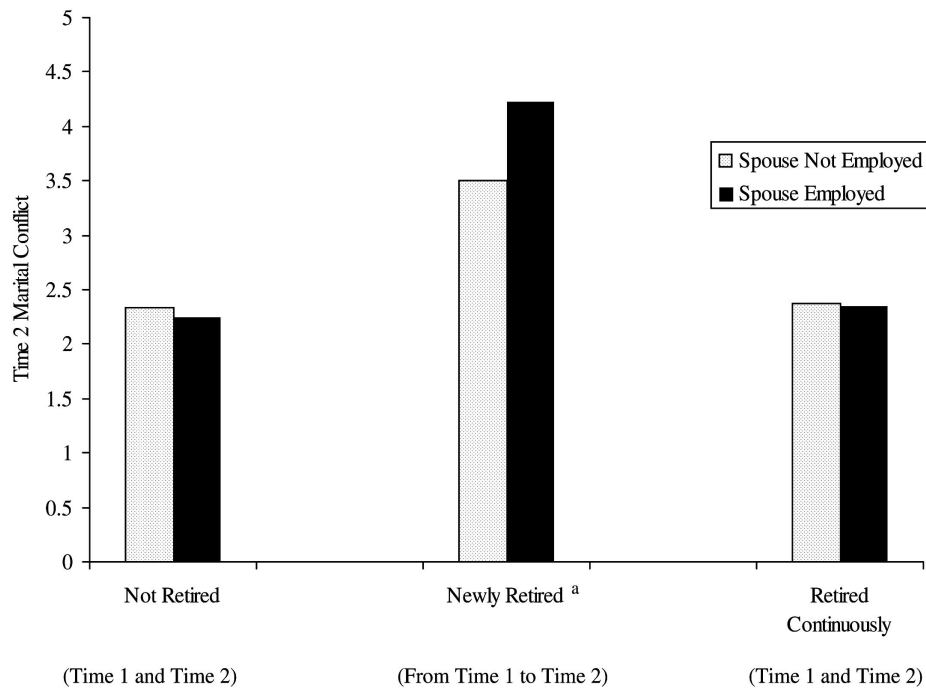
Variables	Marital Satisfaction				Marital Conflict			
	Model 1		Model 2		Model 1		Model 2	
	<i>B</i>	SE	<i>B</i>	SE	<i>B</i>	SE	<i>B</i>	SE
Intercept	1.53	.63	1.58	.65	3.68	.73	3.64	.75
Covariates								
Age	.00	.01	.01	.01	-.02*	.01	-.02*	.01
Education	.00	.02	.01	.02	-.00	.02	.00	.02
Income adequacy, Time 2	.00	.00	.00	.00	-.00*	.00	-.00*	.00
Subjective Health, Time 2	.01	.02	.01	.02	-.06	.03	-.05+	.03
Marital Quality, Time 1	.48***	.06	.48***	.07	.46***	.07	.47***	.07
Respondents' Retirement Transitions								
Retired continuously (R_RC)	-.17	.12	-.25	.16	.08	.14	.11	.19
Newly retired (R_NR)	-3.12***	.17	-3.12***	.25	1.54***	.20	1.98***	.29
Not yet retired (reference group)								
Spouses' Employment Status								
Not employed (SP_NE)			-.13	.17			.10	.21
Employed (reference group)								
Interactions								
R_RC x SP_NE			.18	.21			-.08	.25
R_NR x SP_NE			.03	.34			-.82*	.40
<i>F</i>	66.30***		46.11***		20.24***		14.73***	
<i>df</i>	7, 267		10, 264		7, 265		10, 262	
<i>R</i> <sup>2</sup>	.64		.64		.35		.36	
Adjusted <i>R</i> <sup>2</sup>	.63		.62		.33		.34	

Source: Cornell Retirement and Well-Being Study, Time 1 (1994–1995) and Time 2 (1996–1997).

Note: R = respondent; SP = spouse; df = degrees of freedom.

+  $p \leq .10$ ; \* $p \leq .05$ ; \*\* $p \leq .01$ ; \*\*\* $p \leq .001$





Note: Means adjusted for age, education, Time 2 income adequacy, Time 2 health ratings, and Time 1 marital conflict.

<sup>a</sup> Spouse employed versus spouse not employed,  $p < .05$ .

Figure 2. Estimated Means of Men's Marital Conflict (Time 2), by Their Work/Retirement Transitions and Spouses' Employment

spouses' employment/retirement experiences (seventh column, in Table 1). This can be interpreted most clearly in graph form.<sup>2</sup>

The general trend (as shown in Figure 2) indicates that newly retired men tend to report higher conflict than those who remain either employed in their primary career jobs or retired from those jobs. Yet newly retired men whose wives are not employed report lower marital conflict than newly retired men whose wives are employed. This finding supports our proposition that the actual role transition is stressful. It also tends to support the importance of homophily and gender-role conformity perspectives: recently retired men whose spouses are employed report the highest marital conflict, while recently retired men whose spouses are not employed report lower levels of conflict in their marriages.

<sup>2</sup> In Figures 2 and 3, the interaction graphs present estimated marginal means, which are adjusted for all the covariates in the regression equations.

Table 2 presents multiple regression estimates of changes in late midlife wives' marital quality. As with men, the retirement transition is the strongest predictor of change in marital quality reported by women: women who move into retirement also experience a decline in marital satisfaction and an increase in marital conflict (see Model 1, Table 2). As shown in Model 2, adding couple-level measures of status increases the predictive power of the model for women, accounting for 51 percent of the variance for marital satisfaction and 32 percent of the variance for marital conflict. Women who are still employed in their primary career jobs tend to report higher marital conflict when their husbands are not employed (as indicated by the significant positive effect of spouses being nonemployed). In addition, we find significant interactions concerning changes in women's experience of marital conflict; these suggest that the change in both women's own employment status and that of their hus-

Table 2. Regression Analyses to Predict Changes in Women's Marital Quality, by Couples' Retirement Status

Variables	Marital Satisfaction				Marital Conflict			
	Model 1		Model 2		Model 1		Model 2	
	<i>B</i>	SE	<i>B</i>	SE	<i>B</i>	SE	<i>B</i>	SE
Intercept	1.80	.93	1.89	.94	.77	1.14	.77	1.14
Covariates								
Age	.02	.02	.02	.02	.02	.02	.02	.02
Education	-.01	.03	-.02	.03	-.05	.04	-.05	.04
Income adequacy, Time 2	.00	.00	.00	.00	-.00	.00	-.00	.00
Subjective health, Time 2	.03	.03	.04	.03	-.05	.04	-.07 <sup>+</sup>	.04
Marital quality, Time 1	.22**	.07	.22***	.07	.36***	.08	.36***	.08
Respondents' Retirement Transitions								
Retired continuously (R_RC)	-.05	.19	-.27	.26	-.17	.23	.04	.32
Newly retired (R_NR)	-2.33***	.21	-2.60***	.40	1.38***	.27	2.17***	.48
Not yet retired (reference group)								
Spouses' Employment Status								
Not employed (SP_NE)			-.18	.20			.62*	.24
Employed (reference group)								
Interactions								
R_RC x SP_NE			.40	.30			-.63 <sup>+</sup>	.36
R_NR x SP_NE			.45	.48			-1.39*	.58
<i>F</i>	24.82***		17.51***		10.06***		8.15***	
df	7, 173		10, 170		7, 175		10, 172	
<i>R</i> <sup>2</sup>	.50		.51		.29		.32	
Adjusted <i>R</i> <sup>2</sup>	.48		.48		.26		.28	

Source: Cornell Retirement and Well-Being Study, Time 1 (1994–1995) and Time 2 (1996–1997).

Note: R = respondent; SP = spouse; df = degrees of freedom.

<sup>+</sup>  $p \leq .10$ ; \*  $p \leq .05$ ; \*\*  $p \leq .01$ ; \*\*\*  $p \leq .001$

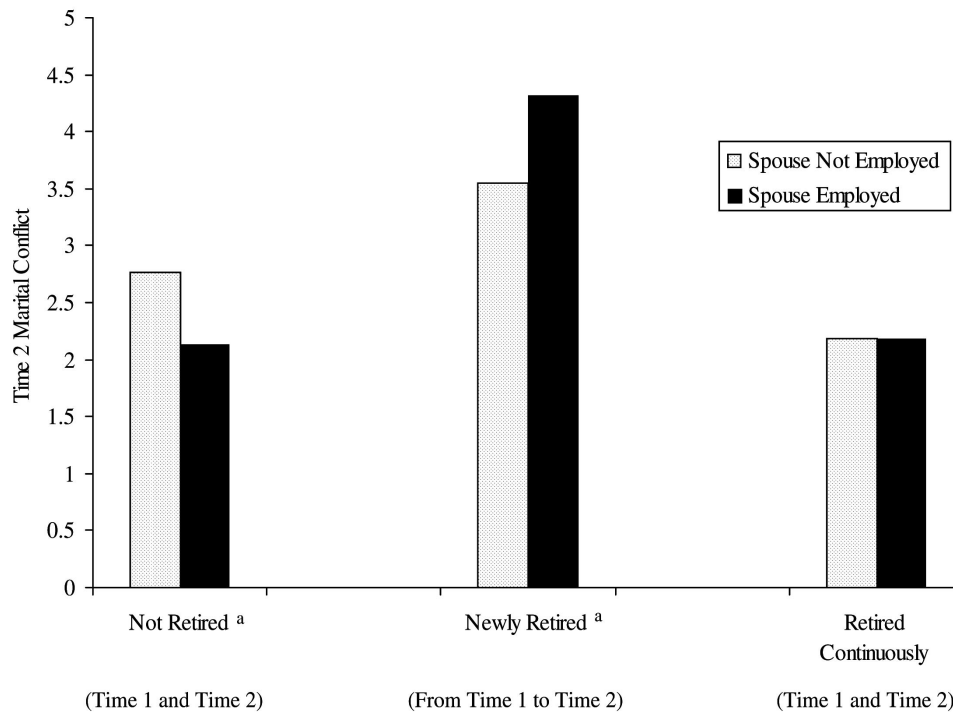
bands matters for women's marital satisfaction.

As shown in Figure 3, marital conflict is higher for wives moving into retirement than for those who remain in their primary career jobs or who remain retired across the two waves of the survey. This finding suggests that for married women, as for married men, the stressfulness of the role *transition* rather than the *state* of being retired predicts a reduction in marital quality. In keeping with the homophily thesis, newly retired wives married to husbands who also have left the workforce report lower levels of marital conflict than do their counterparts married to employed husbands. In addition, having a nonemployed husband is related to higher levels of marital conflict among women who are still in their primary career jobs. Thus wives who remain in their primary career jobs report less marital conflict if their spouses are still employed. These patterns suggest that, for women, congruence in couples'

work/retirement circumstances is related to lower marital conflict.

#### *Postretirement Employment and Marital Quality*

As discussed earlier, for a significant portion of the population, retirement is not simply an exit from primary career jobs, but also an entry to new jobs or even second careers. Further subdividing the sample by whether retirees are reemployed or "completely" retired (at Time 1), we find that wives who are working after retirement report the highest marital satisfaction ( $M = 4.54$ ,  $sd = .67$ ), possibly because their postretirement employment is both less stressful and more voluntary than were their career jobs (and typically is part time as well). Wives who are retired completely from the workforce also report high levels of marital satisfaction ( $M = 4.38$ ,  $sd = .73$ ) compared with wives who remain in their career jobs ( $M = 3.99$ ,  $sd = .91$ ,



Note: Means adjusted for age, education, Time 2 income adequacy, Time 2 health ratings, and Time 1 marital conflict.

<sup>a</sup> Spouse employed versus spouse not employed,  $p < .05$ .

Figure 3. Estimated Means of Women's Marital Conflict (Time 2), by Their Work/Retirement Transitions and Spouses' Employment

$p < .05$ ).<sup>3</sup> By contrast, husbands who are completely retired tend to report higher satisfaction with their marriages ( $M = 4.43$ ,  $sd = .71$ ) than do husbands who are retired and reemployed ( $M = 4.33$ ,  $sd = .70$ ) and husbands who remain employed ( $M = 4.30$ ,  $sd = .68$ ). These results suggest that both retirement status and postretirement employment status matter for marital quality, but in ways that are moderated by gender. The findings also support a reduced role strain perspective: they link being retired to marital quality, even apart from postretirement employment status.

Including respondents' postretirement employment as a consideration, we find no

differences in men's marital quality based on the couples' employment status, but we observe statistically significant differences in women's marital satisfaction depending on couples' work/retirement status. Retired and reemployed women with employed husbands report the highest marital satisfaction ( $M = 4.63$ ,  $sd = .52$ ), followed by retired and reemployed women whose husbands are no longer working ( $M = 4.50$ ,  $sd = .76$ ) and women in couples in which both are retired and not working ( $M = 4.45$ ,  $sd = .70$ ). By contrast, not-yet-retired women with employed husbands report the lowest marital satisfaction ( $M = 3.97$ ,  $sd = .94$ ).

In comparing the not-yet-retired with those already retired, the apparent pattern for marital quality is one of employment congruence between spouses after retirement (but not before): women in couples where both spouses are in their primary career jobs tend *not* to be satisfied with their marriages. In fact, as stated above, the lowest marital satisfaction

<sup>3</sup> Even after controlling for age, education, income adequacy, and health ratings, the general effects of women's work/retirement status remain marginally significant ( $p = .08$ ). Moreover, being retired and reemployed remains a significant predictor of women's greater marital satisfaction ( $p < .05$ ). Respondents' health ratings also tend to be related positively to women's marital satisfaction ( $p = .10$ ).

is reported for women in late midlife who are not yet retired and who are married to an employed spouse ( $M = 3.97$ ). Yet women who are working after retirement and are married to employed husbands report the highest marital quality. Wives who are completely retired from the workforce are very satisfied with their marriages as well ( $M = 4.38$ ).

What is the difference in employment between women working before retirement and those working after retirement? Women who are in postretirement employment (whose husbands are still working in their primary career jobs) are in couples in which both spouses are employed, but the wives' jobs involve fewer hours than those of wives still in their primary career jobs. Not-yet-retired women in their career jobs work an average of 42.36 hours a week, compared with an average of only 22.48 hours a week for those who are working after retirement.

These findings suggest that homophily and reduction in role strain operate in combination to predict wives' marital satisfaction: women who are reemployed in less demanding jobs and are married to men who are also employed fare best in marital quality.<sup>4</sup>

Finally, we test potential effects of postretirement employment on changes in marital quality (analyses not shown). Using the data on those who are retired at Time 2, we estimated regression models including Time 2 measures of respondents' postretirement employment status (i.e., a dummy variable indicating being in postretirement employment or not), Time 2 measures of spouses' employment status, the interactions between respondents' postretirement employment status and their spouses' employment status, and Time 1 marital quality and control variables (age, education, income adequacy, and health ratings).<sup>5</sup> We found significant effects of postretirement employment sta-

tus; these indicate that being fully retired is related to decreased levels of marital conflict among men whose spouses are employed ( $p < .05$ ). In addition, retired and reemployed husbands with nonemployed wives tend to report lower levels of marital conflict than do retired and reemployed husbands with employed wives ( $p = .07$ ).<sup>6</sup> In combination, these two findings tend to support both the view that retirement from one's primary career job is accompanied by reduced role strain and the view that the postretirement employment experience is distinctive.

## DISCUSSION

In this study we have examined the ties between marital quality and various phases of couples' retirement passages, incorporating key life course themes (e.g., Elder 1995; Giele and Elder 1998). First, we viewed and tested retirement as both a *process* (including postretirement employment and examining the actual transition into retirement) and a *state* (being retired from one's primary career job or not) in a sample of workers and retirees in late midlife (ages 50 to 72 years at Time 1). Second, we considered the life course notion of *linked lives*, examining couples' conjoint status and transitions. Finally, we examined the association between being or becoming retired and marital quality in the context of *gender*.

Two points are clear. First, moving from one's primary career job (at Time 1) to retirement (two years later, at Time 2) is related to a decline in marital quality *for both women and men*. Second, becoming retired (from Time 1 to Time 2) is related to heightened marital conflict when one's spouse remains employed, again *regardless of gender*.

Our findings also indicate the complexity of contemporary couples' retirement pas-

<sup>4</sup> When we control for age, education, income adequacy, and health ratings, the status of being retired and reemployed and with an employed husband is related to greater marital satisfaction for wives ( $p = .06$ ). Among control variables, health ratings also are related positively to wives' marital satisfaction ( $p = .06$ ).

<sup>5</sup> Even after controlling for age, education, income adequacy, and health ratings, the general effects of respondents' work/retirement status remain marginally significant ( $p = .08$ ). Moreover, being retired and

reemployed remains a significant predictor of women's greater marital satisfaction ( $p < .05$ ). Respondents' health ratings also tend to be related positively to women's marital satisfaction ( $p = .10$ ).

<sup>6</sup> When we control for age, education, income adequacy, and health ratings, the status of being retired and reemployed and with an employed husband is related to greater marital satisfaction for wives ( $p = .06$ ). Among control variables, health ratings also are related positively to wives' marital satisfaction ( $p = .06$ ).

sages, along with the complex link between various transition patterns, marital quality, and gender. For example, older women not yet retired from their primary career jobs report greater marital conflict if their husbands are no longer in the workforce.

Overall, these analyses suggest the importance of considering (1) dynamic models of continuity and change in status, (2) couple-level measures, (3) gendered distinctions, and (4) the ambiguity of “retirement.”

#### *Dynamic Models of the Retirement Transition*

Models predicting changes in marital satisfaction capture processes that are obscured in cross-sectional analyses of differences by work/retirement status. Although our cross-sectional data suggest few differences by retirement status at any one point in time, our panel evidence shows, for both men and women, that the retirement transition itself is related to decreased marital satisfaction and increased marital conflict (after controlling for age, education, income adequacy, and subjective health ratings). Newly retired men and women report the lowest marital satisfaction and the highest marital conflict, compared with those who are either retired continuously or not yet retired from their primary career jobs.

This finding appears to be inconsistent with past research suggesting that the transition to retirement may enhance marital quality as a result of a reduced workload (e.g., Orbuch et al. 1996), and with the thesis of reduced role strain generally. Perhaps we are capturing short-term dislocations in the marital relationship in conjunction with this major status passage.<sup>7</sup> Indeed, our analysis reveals that those who have been retired for two or more years enjoy higher marital quality than those who have not yet retired or who retired more recently. Our findings are consistent with, and complementary to, findings by Vinick and Ekerdt (1991) that (homemaker) wives' marital quality declines temporarily when their husbands retire. Our

study suggests that such a temporary reduction is not exclusive to homemaking wives; it also occurs among those undergoing the retirement transition, whether husbands or wives.

#### *The Value of Couple-Level Measures*

We found that information on both spouses' work status improves the prediction of marital quality. As depicted in Figures 2 and 3, we see a striking similarity between men and women regarding the pattern of marital conflict. Recently retired men experience less marital conflict if their wives also are no longer employed. Similarly, recently retired wives report a dramatic increase in marital conflict but fare better when their husbands also have retired. In other words, newly retired men and women report increased marital conflict especially when their spouses remain employed (and thus when the spouses are at different points in their conjoint retirement transitions). A steady state of nontraditional gender-role enactments—the situation of not-yet-retired women with husbands no longer in the workforce—predicts relatively high conflict for wives (Figure 3).

Overall, the findings suggest that knowing *couples'* conjoint circumstances (not just those of individuals) improves our understanding of changes in marital quality around the retirement transition. Homophily is an important explanation of marital quality for couples facing or experiencing retirement, but not the sole explanation. Our evidence suggests that husbands and wives who are both still in their primary career jobs or else are both retired (that is, couples experiencing homophily) are more satisfied with their marriages than married persons who retired recently, whether or not their spouses are employed. Thus role transitions per se also may be harmful. Yet recently retired persons report the greatest marital conflict when their spouses remain employed; this finding indicates the value of both role strain (of transitions) and homophily explanations.

<sup>7</sup> Several scholars point to the dislocations accompanying role exits; see discussions by George (1993) and Ebaugh and Merton (1988).

*Gendered Processes*

No account of marital quality of those in late midlife can ignore gendered aspects of the retirement transition. Thus we analyzed the links between couples' conjoint work/retirement experiences separately for married women and married men. To our surprise, gender was less consequential for marital quality than we had expected. For both men *and* women in late midlife, marital quality tends to decline (at least in the short term) as they move into retirement. The remarkable feature is the similarity in men's and women's experiences (as can be seen by comparing Figures 2 and 3). We found only one major gender difference: not-yet-retired women still in their primary career jobs experience higher levels of marital conflict if their husbands are no longer employed. We know, however, that the whole process of retiring is gendered. For instance, wives are more likely to retire because of their husbands, and women tend to plan less and retire earlier than men (Han and Moen 1999b; Kim and Moen 2001). Future research must explore the selection processes by which men and women in late midlife come to be employed or not, married or not, and happy or not happy with their marriages.

*Reconceptualizing Retirement*

Given the structural dislocations of a global economy, many older workers in the peak years of status attainment and/or seniority are being confronted with the "choice" of either retiring (with an early retirement incentive) or risking layoffs. Moreover, American workers increasingly are exiting their full-time career jobs at progressively earlier ages; frequently they do so in order to take on a second "career," which typically is part time and/or part year (Han and Moen 1999b; Kohli 1994; Moen 1994; Quinn and Burkhauser 1990). The traditional definition of "retirement"—as workers' final exit from the labor force—is increasingly obsolete, as those in late midlife move in and out of the workforce. Retirement from one's full-time, primary career job no longer can be assumed to occur at the time of eligibility for Social Security benefits (ages 62 and 65) or to mean the total cessation of paid employment.

Accordingly, scholars are coming to define retirement as a blurred or fuzzy exit over a period of years, operationalized as exit from primary career jobs following eligibility for pension, Social Security, and/or early retirement benefits. Such an exit may or may not be the permanent cessation of paid work (also see Han and Moen 1999b).

The changing life course pattern of reemployment following retirement from one's primary career job has implications for marital quality. We find that postretirement employment is related to marital quality differently than is primary career employment. For example, wives report the highest marital satisfaction if they are retired and reemployed and if their spouses are also employed. Marital satisfaction is lowest among wives who are not yet retired and whose spouses are employed. This may reflect both conformity to gender role and reduction of role strain: those who work after they have retired tend to work part-time at less demanding jobs. For married women, this produces a neo-traditional role configuration: both spouses are employed, but the wives are less invested in postretirement work.

*Other Contextual Considerations*

As underscored by the findings reported here, examination of couples' joint and separate experiences is a fruitful approach to contemporary marital quality in late midlife. Both employment and retirement, however, are heterogeneous states with implications for marital quality that vary by gender and by circumstance. For example, being (as opposed to becoming) retired typically is related positively to marital quality. Post hoc analyses (not shown), however, reveal that having a full-time homemaking wife is associated with the highest marital satisfaction for men, and having a disabled or unemployed husband is associated with the lowest marital satisfaction for women. Yet all of these situations would be grouped under the single rubric "spouse not employed." And as we have shown, holding a job after retirement seems to have different implications for marital quality than does one's primary career job, especially for women. These factors indi-

cate the need to consider both the context of work and how respondents themselves define their employment or retirement experiences.

Although we have concentrated here on *couples'* patterns of employment and retirement, we recognize that such patterns always occur in a broader context of opportunity and constraint. Clearly, retirement "choices" are not independent of organizational, family, and individual exigencies, including one's own and one's spouse's health, age, pensions, caregiving responsibilities, and work circumstances. (All of these typically are gendered; see Han and Moen 1999b; Henretta and O'Rand 1983; Henretta et al. 1993a, 1993b; Moen 1996; O'Rand et al. 1992; Pavalko and Artis 1997.) Nevertheless, our findings promote understanding of the importance of the retirement *transition* for reduced marital quality, regardless of gender; the effects of *couples' conjoint patterns* on marital quality; and the need to examine *life after retirement* (here in terms of postretirement employment) in investigating the quality of marriages in late midlife and beyond.

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