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Marriage After Retirement

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For many couples, retirement is a long-awaited and exciting event that will result in more time for travel, hobbies, and family visits. Sometimes, however, a couple does not expect that retirement may change their relationship, as well as their marriage. A lot of information is available to help people plan financially for retirement, yet very little attention is paid to how relationships and personal well-being may be changed as a result of it. Despite a common belief that retirement is "easy," research shows that it can sometimes be challenging and frustrating. For example, leaving the workforce can have long-lasting effects on how we feel about ourselves and how we relate to others, especially our spouse.

For the most part, retiring couples adjust to this new life stage with few problems or difficulties. Patterns of communication and interaction in the marriage prior to retirement are important. For example, couples who get along and are able to talk openly with each other before retirement are likely to have an easier adjustment experience and report high marital satisfaction in retirement. On the other hand, couples who have always had marital problems or feel dissatisfied with their marriage before retirement, are likely to continue having these feelings after they retire. In fact, spending so much time together in retirement may cause unhappy couples to finally change aspects of their marriage with which they have not been comfortable. Even couples who have a relatively happy marriage can experience "bumps" on the road to retirement bliss. In fact, research has shown a number of different factors that can affect marital quality for retired couples. Here are a few examples:

Timing of Retirement: The decision about when to retire and who retires first can have important consequences for married couples. Research shows that one spouse retiring too early can lead to feelings of resentment and regret, especially if he or she feels pressure to retire. Marital quality suffers the most when wives continue working after a husband retires. Often wives continue their homemaking responsibilities, in addition to work, which causes conflict. When the wife retires before the husband, husbands usually aren't affected. Wives, however, are not as satisfied with this arrangement. Finally, couples who retire at the same time appear to adjust to retirement the most smoothly. However, these couples do have to get used to spending so much time together.

Retirement Goals: Couples who have different plans for retirement often experience more disagreements than those who share the same retirement goals. For example, if one spouse wants to spend his or her retirement crossing the country in an RV but the other spouse prefers to garden at home, negotiation or compromise will be necessary.

Household Chores: Research shows that deciding who does what household tasks in retirement can be very important to a couple's happiness. Overall, retired husbands do not do an equal share of the housework no matter if their wife is still working or if she's retired. For many women, especially those who have worked outside the home, retirement means household chores can now be shared with a retired husband. When husbands fail to do their share of the housework, wives often feel resentment and disappointment. Other retired women resent their retired husbands

invading their “territory.” These women report feeling “smothered” when their husbands are at home all the time. The “underfoot syndrome” occurs when a husband interferes in his wife’s household routine. All of these situations can lead to marital conflict in retirement.

Suggestions for Preparing Your Marriage for Retirement

- **Communicate Openly.** Communication is essential to the preparation of a marriage for retirement. It is important that couples discuss their expectations for retirement both from a personal perspective (personal goals, interests, dreams) but also from a couple perspective (joint activities, mutual goals, issues of sexual and emotional intimacy). By talking openly about retirement expectations, couples can avoid future conflict. Communication will also enable couples to work together to plan a mutually satisfying and fulfilling retirement experience.
- **Set Boundaries.** Setting boundaries in retirement is necessary to protect personal time and “couple” time, and can also provide a sense of structure and control. A critical issue in retirement for many couples is establishing a balance between “separateness” (personal privacy, pursuing individual hobbies, spending time with friends) and “togetherness” (participating in joint activities, maintaining intimacy, and socializing as a couple). In addition, it is critical that couples agree on how much time they want to spend with family and friends, engaged in community activities, and responding to the needs of others (i.e., caregiving tasks). Mutually agreeing on how to balance individuality and togetherness is important to maintaining marital satisfaction in retirement.
- **Prepare for the loss of the work role.** Preparing for the loss of the work role may be necessary for spouses who were considerably invested in their professional careers. The loss of the work role can lead to feelings of depression, a sense of having no purpose, and a loss of identity in one or both spouses. These emotions frequently impact the marital relationship and can lead to decreased marital quality. Couples who recognize the significance of this loss and the importance of replacing this source of

fulfillment with alternative roles and activities are likely to avoid negative emotions associated with this loss.

- **Designate household tasks.** Deciding on who does what household chores in retirement is more important than many couples realize. Research shows a common source of conflict for retired couples surrounds the division of labor in the home. Couples who have previously practiced a traditional division of household chores (wife doing cleaning, cooking; husband doing household maintenance and yard duties) may either choose to continue this pattern or may decide that a more equitable approach is more appropriate for retirement. Couples need to discuss and mutually agree on how they will manage household responsibilities rather than assume old patterns will continue or that new changes will take place.

Conclusion

Couples who are transitioning from full or part-time employment to retirement frequently do not realize the impact this life transition will have on their marital relationship. Due to increased longevity and early retirement patterns, couples can expect to spend a significant portion of their marriage in retirement. Despite this demographic reality, few couples work to prepare their marriage for this new life stage and are surprised by the changes and challenges they experience in their marriage as a result of retirement. Just as couples financially prepare for the retirement transition, couples need to prepare psychologically to ensure their marital security in retirement.

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